



about our services
and costs



Integral Financial Advice Limited

Brooks House, 1 Albion Place, Maidstone Kent ME14 5DY

Tel: 0808 126 3141 Fax : 0560 112 6897

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Investment

- | | |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | We offer products from the whole market. |
| <input type="checkbox"/> | We can only offer products from a limited number of companies. |
| <input type="checkbox"/> | We can only offer products from a single group of companies. |

Insurance

- | | |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | We offer products from a range of insurers for the following non-investment insurance contracts: Term Assurance, Critical Illness, Income Protection and Accident Sickness and Unemployment. |
| <input type="checkbox"/> | We can only offer products from a limited number of insurers. |
| <input type="checkbox"/> | We can only offer products from a single insurer. |

3. Which service will we provide you with?

Investment

- | | |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | We will advise and make a recommendation for you after we have assessed your needs. |
| <input type="checkbox"/> | You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed. |
| <input type="checkbox"/> | We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not: <ul style="list-style-type: none"> • Conduct a full assessment of your needs; • Offer advice on whether a non-stakeholder product may be more suitable. |

Insurance	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Critical Illness, Income Protection and Accident Sickness and Unemployment.
<input type="checkbox"/>	You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

Investment	
<input type="checkbox"/>	Before we provide you with advice, we will give you our key facts guide 'about the cost of our services'.
<input checked="" type="checkbox"/>	We will tell you how we get paid, and the amount, before we carry out any business for you.
Insurance	
<input type="checkbox"/>	You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.
<input checked="" type="checkbox"/>	No fee for the products previously listed.
You will receive an illustration that will tell you about any other fees relating to any particular insurance policy.	
We will agree the rate we will charge before beginning work. We will tell you if you have to pay VAT. Our typical charges are shown below. Please note, we may chose to waive these fees:-	
Service	Cost
Initial Client Meeting	£100 (per client/couple)
Pension Transfer Analysis Report	£495 (per client/couple)
Pension Fund Transfers	5% of the fund value transferred
New Pension Contributions	5% of the new contribution
<i>All other work carried out will be charged on a time basis at the rate of £175 per hour.</i>	
<i>You can ask us for an estimate of the total we may charge and we will not exceed an amount previously agreed without your prior agreement.</i>	
5. Who regulates us?	
Integral Financial Advice Limited is authorised and regulated by the Financial Services Authority. The FSA Register number of Integral Financial Advice Ltd is 505743.	
The permitted business of Integral Financial Advice Limited is advising and arranging:	
<ul style="list-style-type: none"> • Investments for Private, Retail and Commercial Customers. • Non Investment Insurance Contracts (General Insurance) e.g. protection contracts 	
You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 020 7066 1000.	

6. What to do if you have a complaint

If you wish to register a complaint, please contact us either:-

In writing to:- Integral Financial Advice Ltd, Brooks House, 1 Albion Place, Maidstone
Kent ME 18 6DA

OR by phone:- Telephone 0808 126 3141

If you cannot settle your complaint with us, you may be entitled to refer it to the
Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme
if we cannot meet our obligations. This depends on the type of business and the
circumstances of the claim.

Investment

Most types of investment business are covered for 100% of the first £30,000 and
90% of the next £20,000 so the maximum compensation is £48,000.

Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of
the remainder of the claim, without any upper limit.

Note Further information about compensation scheme arrangements is available
from the FSCS

Further information

If you need any more help or information

- ask your adviser; or
- visit www.fsa.gov.uk/consumer.