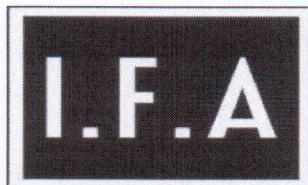



**key facts**
**about our services  
and costs**

**Integral  
Financial  
Advice  
Limited**
**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"> <li>• Conduct a full assessment of your needs;</li> <li>• Offer advice on whether a non-stakeholder product may be more suitable.</li> </ul> |

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

Before we provide you with advice, we will give you our key facts guide 'about the cost of our services'.

We will tell you how we get paid, and the amount, before we carry out any business for you.

##### Insurance

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

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	Free
Pension Transfer Analysis Report	Free
Pension Fund Transfers	Up to 5% of the fund value transferred
New Pension Contributions	Up to 5% of the new contribution

*All other work carried out will be charged on a time basis at the rate of £175 per hour.*

*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.*

#### 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 Limited is 505743.**

The permitted business of Integral Financial Advice Limited is advising and arranging:

- Investments for Private, Retail and Commercial Customers.
- Non Investment Insurance Contracts (General Insurance) e.g. protection contracts

Pension Transfers is a trading style of Integral Financial Advice Limited.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do) or by contacting the FSA on 0845 606 1234.

## **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 ([www.fos.org.uk](http://www.fos.org.uk))

## **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 up to a maximum of £50,000.

### **Insurance**

Insurance advising and arranging is covered for 90% of the claim, without any upper  
limit.

Note Further information about compensation scheme arrangements is available  
from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk) or 0800 678 1100).

### **Further information**

If you need any more help or information

- ask your adviser; or
- visit [www.fsa.gov.uk/consumer](http://www.fsa.gov.uk/consumer).