

TERMS OF BUSINESS

Thompson Jenner Financial Services Ltd
1 Colleton Crescent
Exeter
EX2 4DG

This document sets out the terms of business between our firm, Thompson Jenner Financial Services Ltd and its clients

- These 'Terms of Business' apply until further notice
- Either we or you can end these terms at any time, without penalty and this will not affect any outstanding transactions being carried out on your behalf

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CONFIRMATION OF MY ADVICE AREAS

Insurance / Protection – advice is given on the basis of a fair and personal analysis of the market	
✓	I will advise and make a recommendation for you after I have assessed your needs for Life Assurance, Critical Illness, Income Protection, Accident Sickness & Unemployment, Home Insurance, and Private Medical Insurance as an insurance intermediary.
Investment	
✓	Advice – I will advise and make a recommendation for you after I have assessed your needs.
Mortgages – Residential & Buy-to-Let	
✓	I will advise and make a recommendation following an assessment of your personal needs and circumstances. This will include an assessment of affordability.

CONFIRMATION OF WHOSE PRODUCTS I OFFER

Insurance / Protection	
✓	We offer Life, Critical Illness, Private Medical Insurance, Income Protection Whole of Life and General Insurance products from a range of insurers.
Investment	
✓	Independent advice – My recommendation will be based on a comprehensive and fair analysis of the market and include a sufficient range of financial instruments, Structured deposits and other retail investment products.
Mortgages – Residential & Buy-to-Let	
✓	Independent Advice – We will consider all products and lenders that we have access to. This means we will not consider those lenders that are only available by you going direct to them.

Unregulated Mortgages

It is important to point out that not all mortgage loans and services are regulated by the Financial Conduct Authority. Some of the advice and services we provide may relate to loans which are either unregulated or have limited consumer protection.

We will confirm to you if any product we are recommending is not regulated by the FCA. You should note that if we are arranging a “Buy-to-Let” mortgage for you, it is very important to understand that very few “Buy-to-Let” mortgages are regulated by the Financial Conduct Authority (FCA).

We will confirm to you if any product we are recommending is a Business Loan; a Business Buy-to-Let; or a Consumer Buy-to-Let loan.

WHAT YOU WILL PAY FOR MY SERVICES

Insurance / Protection	
✓	No fee for Life Assurance, Critical Illness, Income Protection, Accident Sickness & Unemployment, Home Insurance, and Private Medical Insurance. We will be paid by commission from the company that has already been included in the premium.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.	
Investment	
✓	Standard fees – where you wish to take advantage of our full advice process, or our ongoing service options. These are shown by way of implementation and ongoing service fees, and it is likely that no VAT is due on these fees.
✓	Ad hoc fees – where you do not wish to subscribe to an ongoing service, or where you want specific advice or project work. It is possible that VAT may be due on these fees.
Payment for our services will be on the basis of an agreed Advice fee. We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we will be paid. You will see all our fee options displayed to you on the following pages.	
Mortgages	
✓	An initial fee of £250 for carrying out research, providing initial advice, and applying for a Decision in Principle (DIP) for you. This fee becomes payable on completion of the DIP application.
✓	In addition, we will also receive and retain any commission paid by the lender when your mortgage completes. This amount will be confirmed by the lender in their disclosure document.
Should you wish you can request to view the commission rates from each of the lenders we have considered at the time that we make our recommendation to you. It is important to note that our total minimum fee for a residential mortgage (including Lifetime mortgages and Equity Release) and for a Buy To Let Mortgage is £945. Should there be a shortfall between the initial advice fee (payable on securing a DIP) and any commission paid by the lender, we reserve the right to charge a fee to cover the difference IF the work involved justifies the fee.	
Refund of fees Please note our fee will still be charged should the lender reject your mortgage application due to you not disclosing any material information about your personal situation. It should also be noted we do not provide a refund should you decide not to proceed with the mortgage loan after we have made a recommendation to you.	

INVESTMENT FEES – STANDARD

As your adviser I will be paid by you for the advice I give you both initially and ongoing. You will not incur any fees until we have agreed what they will be.

The section below sets out the fees for the initial advice I offer.

The sections below set out the different ways in which I can calculate the correct level of fee for the initial advice. Only one of these will apply, and once I have a better understanding of your situation I will confirm the appropriate fee structure, and be able to give you the actual fee amount that will apply to you.

I am not able to receive or retain any other inducements from a product provider. Should I receive any additional fee, commission, monetary or non-monetary benefit as a result of a recommendation made to you, I will return this to the product provider or transfer it to you (as appropriate) and attempt to stop further payments/inducements being received.

We will act as the intermediary between the product provider(s) and you with a view to arranging the purchase of the Retail Investment Products as we have agreed.

Unless otherwise explained the fees below will cover a full advice process: understanding your current situation, objectives, attitude to risk, research to identify suitable solutions, documenting our recommendations and implementing the agreed solutions.

Fees for the design, production and implementation of a financial strategy are calculated as follows:

INITIAL FEES:

1. Percentage of amount invested

In Respect of Lump Sum Investments and Single Premium Pensions, the fee is calculated according to the size of the transaction, as set out below:

- 3% on first £50,000
- 2% on £50,000 - £100,000
- 1% on any balance up to £500,000 thereafter a bespoke charge can be agreed.

Our typical fees for an investment of;

- £100,000 would be £2,500 (£50,000 x 3% + £50,000 x 2%) and for
- £200,000 would be £3,500 (£50,000 x 3% + £50,000 x 2% + £100,000 x 1%)

As there is a minimum amount of work involved with even relatively small sums to be invested, the percentage is typically higher for smaller investments, such as with an ISA. Thompson Jenner Financial Services reserves the right to invoice clients separately from the agreed deduction of any investment to ensure our minimum advice fee of £500 is met.

Our typical fee for a full ISA annual premium of £20,000 (for the 2022/23 tax year) or other similar sized investments would be 3% which equates to £600.00.

2. In respect of Regular Savings / Investments

Our charge for implementing a regular contribution savings or investment plan is 20% of the first year's contributions which you can pay under either of the two options listed below:

Option 1

Directly on commencement of the policy.

Example 1; if your monthly contribution is **£100** our Policy Arrangement & Implementation fee would be £240. As this is less than our minimum fee of £500 we would charge you an additional £260 as the balance. The total fee payable would be **£500**.

Example 2; if your monthly contribution is **£250** our Policy Arrangement & Implementation fee would be £600. As this exceeds our minimum fee, no other charges would be applied. The total fee payable would be **£600**.

Option 2

You can facilitate the implementation fee through your policy.

For monthly contributions under £208.33, 20% of the first year's contributions would be less than our minimum fee of £500. 11 payments of 20% of each monthly contribution will be deducted from month 2 to month 12, and the balance will be paid directly by you at the start of your policy, to bring the total fee payable to **£500** (please see example below).

Example; if your monthly contribution is **£100** our implementation fee would be £240 (£100 x 12 x 20%). This will be collected by deducting £20 (£100 x 20%) from each monthly contribution for months 2 to 12 (11 x £20 = £220). As this is less than the 'financial review and recommendation' fee of £500, we would charge you the balance of £280 by direct payment, at the start of your policy. The total fee payable would be **£500**.

For monthly contributions of £208.33 and over, the payment will be deducted proportionally from each monthly contribution during the first year.

Example; if your monthly contribution is **£250** our implementation fee would be £600. This will be collected by deducting £50 from each monthly contribution for the first 12 months. As this exceeds the 'financial review and recommendation' fee no other charges would be applied. The total fee payable would be **£600**.

Should you decide to pay this charge through your policy and payments to the policy subsequently cease, we will calculate the total payments received to date and charge you the balance against the implementation fee.

For example, if you invest **£200pm** our total charge will be **£600**. We will deduct £50 from each monthly contribution until paid in full. Should payments cease after month 6 (and £300 has been collected) the difference will be charged to you i.e. £300.

Please note that should you decide not to proceed with a recommendation following issue of our full suitability report, we reserve the right to charge a £500 cancellation fee to help cover time spent on research and final advice presentation.

2. Hourly Rate

Our fee may be based on the amount of time involved to undertake work at the following hourly rates:

- Advice – Diploma Qualified - £200 per hour
- Paraplanning support - £75 per hour
- Administration - £55 per hour

Based on our experience and the anticipated complexity of your circumstances we will give you an estimate of the cost for pieces of work in advance of starting chargeable work and will not exceed this estimate without your clear agreement. We reserve the right to charge for travel time if meetings are not held in our offices.

If you ask us to stop work after agreeing to these fees you will be invoiced for the time spent on your case before we receive your instructions. Please see our Authority to Proceed document for further information on these charges.

If detailed recommendations with illustrations have not been provided and discussed with you at this point; it is possible that VAT will be due on these fees.

3. Fixed Rates

We offer a range of advice services at fixed rates, set after an initial consultation. Full details of all fixed price services available will be provided on request but our typical fees for two levels of Financial Review are:

Full Financial Review - £2,500

A fully documented review of your assets and liabilities and net worth; current and projected income and expenses (e.g. projected into retirement); insurance policies, retirement provision and other investments, including an analysis of current product and fund features and estimated inheritance tax liabilities with generic recommendations to meet your broad financial objectives.

Basic Financial Review - £1,500

A simple documented review of current arrangements in relation to your objectives, orientated to meet a particular need (such as retirement income) with generic recommendations

If no further work is undertaken leading to an actual investment; it is possible that VAT will be due on these fees.

Fees calculated using an hourly or fixed rate may be paid directly or be converted to a % of a subsequent investment facilitated by the Product Provider.

Minimum Fees & VAT

The fees outlined above are raised when the investment is made and will NOT be subject to VAT

Any variation to this amount will be confirmed in writing to you before proceeding further. This may be for example for larger or more complex loans, or where your personal situation is more complex regarding income sources, taxation, residence and credit rating.

If you ask us to stop work after agreeing to these fees you will be invoiced for the time spent on your case before we received your instructions using the hourly rates detailed in the table above.

If detailed recommendations with illustrations have not been provided and discussed with you at this point; it is possible that VAT will be due on these fees.

Implementing Investment Solutions

As with most investments there is a risk of loss, especially in the short-term (over periods of less than five years). If you need access to your money in the very short-term, then holding it in a risk-free bank account could be the right course of action. We will discuss these options with you, as well as providing a detailed suitability report for you to read in your own time, before we implement our recommendations. This will help ensure you understand the advice you have been given. Of course, if you have any questions we will be happy to help. You are not obliged to implement any of our recommendations; however, we will still charge a fee for our advice.

When we arrange an investment for you it will typically be made into a collective investment fund. These funds have a range of different investment strategies, so we will recommend one that aligns with your attitude to risk, ethical, sustainable & ESG preferences, and the period of time you wish to invest for.

These funds will typically be bought via an investment platform that we recommend for you. Once we have completed the advice process the investment will be made for you in a timely manner, and in accordance with our Best Executions Policy. For example, for the majority of collective investments, they will be bought or sold at the next Valuation Point (typically 12.00 Midday) the next business day, after the instruction has been received by the platform.

Once we have agreed an appropriate solution, we will provide you with full details of the investment fund, platform and all associated costs.

ONGOING SERVICES & FEES – INVESTMENTS

Set out below are the detailed elements for the indicative levels of ongoing service that we deliver to our clients. You can if you wish to, add or enhance levels of service with your adviser if you feel appropriate. Our fees for these services can be seen below:

Standard Service	A comprehensive service aimed at initial analysis, recommendation and implementation in line with a client's immediate needs. With ongoing review and recommendation, this is a service to adapt to a client's changing needs and circumstances.
Bespoke Service	Where client's portfolios grow in terms of value, and potentially complexity, these need to be managed and reviewed appropriately. Building on our annual review services, this offering has more frequent reviews and opportunities to ensure clients are kept informed of performance, and plans maintained in line with client's circumstances and objectives. This may well include consultations with other specialist advisers.

At a review, we will cover:

- Assessment of personal circumstances
- Review of your goals & objectives
- Reassessment of your attitude to investment risk/return & market sectors (asset allocation)
- Review of investment performance & holdings
- Valuations & investment commentary
- Where appropriate, recommendations in order to keep your new plan(s)* in line with your objectives

*Advice on new investments/savings will be subject to our 'initial fees' as shown under our 'Investment Fees - Standard' section earlier.

Service will include recommending changes to existing investments to help meet your goals at an acceptable level of investment risk, providing fund analysis and valuations and a wide range of associated ad hoc services.

Both service levels include a review, it is simply the style and frequency that alters as shown in the table below:

Ongoing Service Offering	Bespoke	Standard
Keeping you informed with pertinent and relevant information	YES	YES
Annual valuation of plans invested via ourselves	YES	YES
Telephone and e mail access to your adviser included	YES	YES
Option of an annual telephone review of your plans	YES	YES
Annual Face-to-Face review meeting	YES	YES
Half Yearly Face-to-Face review meeting	YES	NO
Liaising with your other professional advisers i.e. legal, accountancy without extra charge	YES	NO
Annual Service Charge	To be agreed	0.75%

Please note that as the fee is based on the investment value, the actual amount we received will increase (or decrease) in proportion to any increase (or decrease) in the value of your portfolio.

Examples of Ongoing Fees

If we look after you via our Bespoke service (as detailed above) & your investments are valued at £250,000. On the basis that our fee is agreed as 1%, the annual payment to us will be £2,500.

If we look after you via our Standard service (as detailed above) & your investments are valued at £80,000, our fee is 0.75%. Therefore, the annual payment to us will be £600.

The elements that make up your ongoing servicing package are subject to alteration; I will notify you in advance and in writing if any of these aspects change.

Impacts of Fees

When you make an investment, there will be costs involved which will impact on your investment returns. These costs will typically comprise of the platform charge, the fund manager's charge and our advice fee. As a typical example these charges may amount to 2.5% a year, so your investment return will be reduced by this amount each year. Your personalized illustration will clearly show the actual costs that will apply to your investment.

TRANSACTIONAL / AD HOC - where no ongoing service is in place

If you do not wish to subscribe to an on-going service, we provide many services within our Transactional Service Package and on an 'ad-hoc' basis. Should you require any services as noted below, or bespoke work to be carried out, we will be able to tailor a specific service. **Please note that implementation fees are in addition to the examples shown below.**

An additional fee may be required, typically calculated in accordance with our hourly rates.

Prior to any work being agreed and carried out we will give an indication of the approximate amount of time that these tasks might take. These additional fees might be paid by single payment (e.g. by cheque), charged from your investment plan(s) or via regular monthly retainer payments (e.g. standing order).

Fees will depend on individual circumstances, but are typically expected to be in the region of:

Face to face meeting to review your financial planning, confirm your existing provisions, and identify areas of need and/or concern	£1,000
Advice and recommendation to address an agreed area of need / concern (e.g. retirement planning, estate planning, investment solution)	£1,000
Additional annual reviews	From £500 per additional review

Please note that for VAT registered companies, these services on their own are likely to attract Valued Added Tax (VAT), in accordance with current HMRC (Her Majesty's Revenue and Customs) guidelines.

Where any of the above services are included in an ongoing service option, you will not be charged separately for these services.

OTHER IMPORTANT INFORMATION WE FEEL YOU OUGHT TO KNOW

If You Are Not Happy With Our Service

If you wish to register a complaint, in the first instance please write to **Neil Sear, Compliance Officer, Thompson Jenner Financial Services Ltd, 1 Colleton Crescent, Exeter, EX2 4DG**; Telephone: **01392 258553** or e-mail: nsear@tjfs.co.uk.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

You should note that if your Buy-to-Let Mortgage is not regulated by the FCA, you will NOT be entitled to refer the complaint to the Financial Ombudsman Service.

This is the current process. Should it change we will notify you the next time we meet by issuing you with an updated version of this document. If, however, you want to have the updated version sooner you can request them at any time and I will provide you with the updated compensation process.

Our Regulator - The Financial Conduct Authority

Thompson Jenner Financial Services Ltd is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales no: 04309745 Registered Office: 1 Colleton Crescent, Exeter, Devon, EX2 4DG.

The permitted business of Thompson Jenner Financial Services Limited is advising on and arranging pensions, investments, mortgages, life assurance and general insurance.

You can check this on the FCA's Register by visiting the FCA's website www.FCA.org.uk/register or by contacting the FCA on 0300 500 8082. The FCA address is: 12 Endeavour Square, London, E20 1JN

Client Classification Levels For Your Protection

The FCA has rules which affect the rights you have as a customer. In our dealings with you we will be representing you as the customer, rather than acting on behalf of an insurer.

We classify all our individual customers as 'retail' customers. The range of financial products and investments we recommend are tailored to meet the needs of retail customers. You will have rights under the Financial Ombudsman Service (FOS) and the Financial Services Compensation Scheme (FSCS). These rights will apply to the provision of the advice we provide.

In most cases these rights will also apply to the products we recommend. However, there are some exemptions for specialist products such as Enterprise Investment Schemes and Venture Capital Trusts.

Your adviser will let you know if the product recommended will not have rights under the FOS or FSCS. There are other classifications of customer that don't have these rights. These are "professional" customers and "eligible counterparties".

You have the right to be classified as a professional client and revoke this status on request. Should you feel you have the skills, knowledge and experience to be a professional client and don't wish to have the same protection afforded to retail clients, please let me know and we will complete the forms necessary to reclassify you.

If you have any questions regarding your classification (e.g. if you are a large company), please write to **Neil Sear, Compliance Officer, Thompson Jenner Financial Services Ltd, 1 Colleton Crescent, Exeter, EX2 4DG**; Telephone: **01392 258553** or e-mail: nsear@tjfs.co.uk or to the Financial Ombudsman Service and FSCS.

Client Money Peace of Mind

We do not handle Client Money. We never handle cash and will only accept a cheque made out to us in settlement of Advice and Service fees. Our preferred method of payment is via bank transfer.

Your Duty of Disclosure

Any financial advice we provide will be based on your personal financial circumstances and objectives. It is important that the information you give us is both accurate and a true reflection of your current circumstances.

It is your responsibility to provide complete and accurate information to a provider (a provider being for example, an organisation that provides insurance, mortgage, or investment related plans).

It is important that all statements made on any proposal form, or on any additional documentation are full and accurate.

Please be aware that if you fail to disclose any relevant information, or any change of circumstances to a provider, then the terms of your desired plan may be invalidated (e.g. an insurance claim may not be paid). We strongly recommend that the information you provide is checked thoroughly prior to submission.

Investment Advice and Recommendations Scope

Any investment advice your adviser provides will be based on your personal financial circumstances and objectives. We will confirm these and the reasons for any recommendation in a Suitability Advice Report.

If you have asked for any restrictions on the types of investment or the markets you wish to invest in, these will be confirmed in the Suitability Advice Report. We will always make it clear when products are not within the 'regulated' scope, and advise you of your rights.

Paying For Advised Services

Where payments are facilitated through a product, this will impact the actual amount remaining invested. Payment of the initial Advice and Ongoing Service fees facilitated by the relevant Product Providers or Platform administrators will be as a percentage of contributions invested or of the value of the plan's value/funds under management as at the anniversary of the initial investment. As such, the cash equivalent amount will vary depending on the value at the time.

Providers/Platform administrators will detail the specific process they operate to facilitate a fee in their literature. If you opt to pay the Adviser Charge directly (not through a product) an invoice will also be provided, which must be settled within 14 days of issue (we reserve the right to charge interest on late payments at a rate of 3% above Bank base rate).

Full details of the final Advice will be provided in the Suitability Advice Report. Full details of the any future Service fee will be provided either in the Suitability Advice Report or '**Authority to Proceed**' document prepared for you by your Adviser. You may also be asked to sign and return a copy of the Authority to Proceed document to confirm your understanding and acceptance of the arrangements.

Cancellation / Termination of Authority

The Ongoing Service fee or our authority to act on your behalf can be cancelled at any time without any penalty by email or post using contact details provided. These methods ensure we have an audit trail for your instruction. You will be responsible for cancelling any instructions from your bank.

If the fee is being taken from your investments we will endeavour to instruct the Provider, Platform or DFM to stop the fee within 5 working days of receiving your instructions and refund any over payment if we are unable to meet this commitment.

You may ask us for an updated estimate of your advice fee at any time and you may ask us not to exceed a given amount without checking with you first.

Investment Advice Refunds

Our standard policy is that in circumstances where this agreement is terminated, a recommendation is not followed through to implementation, or a product arranged is cancelled at any time, no refunds will be given and all work undertaken will be billable and due. Please note that this does not affect your statutory rights or ability to complain.

If you cancel your investment(s) in the cooling off period or stop regular contribution payments the fee will no longer be due unless a minimum fee is stated in this Terms of Business and your Adviser Charging Agreement/Authority to Proceed.

Language

Unless agreed by us at outset all communication will be completed in English. We will communicate in a manner that is convenient to you, this could include Face to Face meetings, Post, Email and by telephone.

Overseas Permissions

Financial Planning: All advice will be conducted in the UK. We do not have permissions to give advice when either you or I are located in any overseas location regardless of whether that location is in the European Economic Area (EEA) or not.

Protection Advice: All advice will be conducted in the UK. We do not have permissions to give advice when either you or I are located in any overseas location regardless of whether that location is in the European Economic Area (EEA) or not.

Timing of Reports

Financial Planning: I will send you a Suitability Report setting out the reasons for my recommendation at the time of my recommendation, and where applicable before implementing any advice that I have recommended.

Protection Advice: I will send you a Demands and Needs statement setting out the reasons for my recommendation, before the policy starts. If I am advising you by telephone and the policy starts on the same day, the Demands and Needs statement will be sent by the end of the next working day.

If you would like this in an alternative format, etc: Braille, Moon, Clear and Large Print, Audio documents (Cassette, CD, MPE or Wav) or any other languages please let me know.

VAT

The service we provide is described as an 'intermediation' service. This means we provide advice with the intention of acting between you and a product provider to arrange a financial product or service. If we did not do this we would be liable for VAT on the fees charged. VAT is not applicable on the fees we charge for intermediation services. In arranging the sale of retail financial products an adviser fee made for advice, even if you decide not to proceed with the purchase of the recommended product, will remain VAT free where the adviser has provided you with full advice services up to that point, including all relevant documentation.

The adviser fee made for an ongoing service is also VAT free provided it is in respect of an intermediation service. This means activities such as topping up an investment or utilising available investment tax allowances, such as the ISA allowance. In the event that the advice services we provide become ancillary to our intermediation services, VAT may become chargeable (e.g. we review your entire financial circumstances but make no or limited recommendations).

Should this change in the future, and where VAT becomes due, we will notify you before conducting any further work. In any case, where VAT is payable on our services it will be charged in addition to the agreed fee. However, where a Discretionary Fund Manager (DFM) forms part of a solution, then VAT may become chargeable.

Declaration of Other Interests and Ownership

Thompson Jenner LLP has a financial interest in Thompson Jenner Financial Services Limited by way of share ownership by partners of this firm. Further information is available on request.

Material Interest

We will act honestly, fairly and professionally known as conducting business in 'Client's best interest' regulations. Occasionally situations may arise where we or one of our other clients have some form of interest in business transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your interest, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment. Where this cannot be achieved, we will not conduct the business.

Addressing Financial Crime

All transactions relating to the services provided by us are covered by Money Laundering, Terrorist Financing and Transfer of Funds Regulations 2017. The FCA also requires that we have appropriate measures in place to prevent the furtherance of financial crime.

Our responsibilities include but are not limited to verifying the identity and address of our clients and any third party making payments on their behalf. If required you must supply proof of your identity in accordance of the above Regulations. Identity verification checks may include electronic searches of the electoral roll and the use of credit reference agencies, which will result in a soft 'foot-print' on your credit records.

This foot-print is not visible to other financial service providers and does not affect your credit rating in anyway. In accordance with the Data Protection Act 2018 acceptance of these terms and conditions represents your permission for us to access this information.

Financial Services Compensation Scheme (FSCS) Current limits

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. i.e. it differs for investments, insurance, mortgages and bank accounts.

- Insurance: Insurance advising and arranging is covered without any upper limit.
- Mortgages: Mortgage advising and arranging is covered up to a limit of £85,000.
- Investment: Most types of investment business are covered up to a limit of £85,000.
- Deposits: Bank Type Deposits are covered up to a limit of £85,000 per institution.
- Structured Deposits: Structured deposit advising and arranging is covered up to £85,000.
- General Insurance: General insurance advising and arranging is covered up to 90% of the claim with no upper limit. Compulsory Insurance is covered without any upper limit.

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

The Law that we operate under

All of our agreements provided are governed and construed in accordance with the laws of England and Wales. In relation to any dispute, for your protection you agree to submit to the non-exclusive jurisdiction of the English courts.

The Data Protection Act 2018

The personal information you provide will assist your financial adviser in offering you the best advice as required by the Financial Services and Markets Act 2000. The personal data you provide will be used and stored in accordance with the Data Protection Act 2018 which incorporates the requirements of the General Data Protection Regulation (GDPR) into UK legislation. Before collecting any data from you, you will be issued with a Privacy Notice Document and will be asked to agree to the collecting, storing and use of your Special Category Data.