

about our lifetime mortgage and home reversion scheme services

Aegis Insurance Consultants Ltd

38 Dimond Street,
Pembroke Dock,
Pembrokeshire,
SA72 6BT

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?

- We offer products from the whole market.
 - We only offer products from a limited number of companies.
Ask us for a list of the companies we offer products from.
 - We only products from a single company.
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3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
 - 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.
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4. What will you have to pay us for this service?

- No fee [we will be paid by commission from the company].
- A fee £125.00 will be charged for our advice and recommendation. A further 0.8% of the advance is payable on completion of your Lifetime Mortgage or Home Reversion Scheme. We will also be paid commission from the company.

You will receive a key facts illustration when considering a particular lifetime mortgage or further information about a particular home reversion scheme, which will tell you about any fees relating to it.

5. Refund of fees

If we charge you a fee, and your lifetime mortgage or home reversion scheme does not go ahead, you will receive:

- A full refund [if the company rejects your application].
 - A refund of £ [] [if the application falls through].
 - No refund of the initial £125.00 fee if you decide not to proceed. However, the 0.8% completion fee will not be payable if you decide not to proceed.
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6. Who regulates us?

Aegis Insurance Consultants Ltd. 38 Dimond Street, Pembroke Dock, Pembrokeshire, SA72 6BT. is authorised and regulated by the Financial Services Authority. Our FSA Register number is 305469.

Our permitted business is Advising and Arranging Lifetime Mortgages and Home Reversion Schemes.

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 0845 606 1234.

7. What to do if you have a complaint

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

... in writing Write to 38 Dimond Street, Pembroke Dock, Pembrokeshire, SA72 6BT.

... by phone Telephone 01646 683471

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

8. 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.

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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

Message from the Financial Services Authority

Think carefully about this information before deciding whether you want to go ahead.

If you are at all unsure about which lifetime mortgage or home reversion scheme is right for you, you should ask your adviser to make a recommendation.