



about our services

Aegis Financial Consultants Ltd

38 Dimond Street
Pembroke Dock
Pembrokeshire
SA72 6BT

The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

1. Whose products do we offer?

Investment



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 whose products we offer.



We only offer products from a single group of companies
Ask us for a list of the companies and products we offer.

Insurance



We offer products from the whole market for all non-investment insurance contracts that we deal with. Ask us for a list of the products we offer.



We only offer products from a limited number of insurers.
Ask us for a list of the insurers we offer insurance from.



We only offer products from a single insurer.

Mortgages and Equity Release Products



We offer mortgages and equity release products from the whole market.



We can only offer mortgages and equity release products from a limited number of lenders.



We can only offer mortgages and equity release products from a single lender.

2. 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.
<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.
Mortgages and Equity Release Products	
<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 that we will provide details on. You will then need to make your own choice about how to proceed.

3. What will you have to pay us for our services?	
Investment	
<input checked="" type="checkbox"/>	Before we provide you with advice, we will give you our keyfacts guide 'about the cost of our services'.
<input 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"/>	A fee, we will give you our keyfacts guide 'about the cost of our services'.
<input type="checkbox"/>	No fee, however, we will receive commission from the product provider.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.	
Mortgages	
<input type="checkbox"/>	No fee (we will be paid by commission from the lender).
<input type="checkbox"/>	A Fee equivalent to 1% of the advance is payable upon completion. In this case, you will be refunded any commission paid by the lender.
<input type="checkbox"/>	In addition, the complications that I foresee with your particular mortgage case warrant an extra fee of £_____. This fee is payable at the outset.
You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.	
Equity Release Products	
<input type="checkbox"/>	A Fee equivalent to 0.75% of the advance is payable upon completion. We may also be paid commission by the lender.
<input type="checkbox"/>	A Fee equivalent to 1.75% of the advance is payable upon completion. In this case, you will be refunded any commission paid by the lender.
You will receive a key facts illustration when considering a particular equity release product, which will tell you about any fees relating to it.	

Refund of fees	
If we charge you an up-front fee, and your mortgage does not go ahead, you will receive:	
<input checked="" type="checkbox"/>	A full refund if the lender rejects your application.
<input type="checkbox"/>	A partial refund if your application falls through.
<input checked="" type="checkbox"/>	No refund if you decide not to proceed or if you withhold information necessary for the research and application process. If the lender rejects your application because of withheld information there will also be no refund.

4. Who regulates us?

Aegis Financial Consultants Ltd, 38 Dimond Street, Pembroke Dock, Pembrokeshire, SA72 6BT, is authorised and regulated by the Financial Services Authority. Our FSA Register number is 209049.

Our permitted business is advising on and arranging investments, non-investment insurance contracts, mortgages and equity release products.

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.

5. What to do if you have a complaint

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

...in writing: Write to Aegis Financial Consultants Ltd, 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.

6. 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.

Mortgages and Equity Release Products

Mortgage and Equity release 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 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 equity release product is right for you, you should ask your adviser to make a recommendation.