



## about our equity release services

**Facts & Figures**   
Chartered Financial Planners

Handley Cross,  
Wye,  
Kent  
TN25 5DL

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### 1. The Financial Services Authority (FSA)

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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.

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### 2. Whose products do we offer?

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- We offer lifetime mortgages, home reversion plans and equity release products from the whole market.
  - We can only offer lifetime mortgages home reversion plans equity release products from a limited number of companies.
  - We can only offer a limited range of lifetime mortgages home reversion plans, equity release products from a single lender/ company
  - We do not offer lifetime mortgages home reversion plans.
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### 3. Which service will we provide you with?

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- We will advise and make a recommendation for you on lifetime mortgages, home reversion plans, equity release products 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 lifetime mortgages home reversion plans, equity release 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?

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- No fee. We will be paid by commission from the company that lends you money, buys your home.
- A fee of £100 payable at the outset and £150 payable when you apply for a lifetime mortgage, home reversion plan, equity release product. We will also be paid commission from the company that lends you money buys your home.
- A fee of £100 payable at the outset and £900 payable when you apply for a lifetime mortgage, home reversion plan, equity release product. Any commission we receive from the company that lends you money or buys your home will be refunded to you.

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 a fee, and your mortgage does not go ahead, you will receive:

- A full refund if the lender rejects your application.
- A full refund if the purchase falls through.
- No refund if you decide not to proceed.

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## **5. Who regulates us?**

Facts & Figures Financial Planners Limited is authorized and regulated by the Financial Services Authority. Our FSA Register number is 414224.

Our permitted business is to advise on and arrange lifetime mortgages, equity release mortgages and home reversion plans.

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

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## **6. What to do if you have a complaint**

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

...in writing    The Compliance Officer Facts & Figures Financial Planners Limited  
Handley Cross, Wye, Kent TN25 5DL

...by phone    Telephone 01233 813313

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

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## **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.

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.

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**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 transaction is right for you, you should ask your adviser to make a recommendation.**