



## about our services



Unit 17 Springfield Business Centre  
Brunel Way  
Stroudwater Business Park  
Stonehouse  
Gloucester  
GL10 3SX

### 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?

#### Insurance

- We offer products from a range of insurers for Life Assurance, Critical Illness insurance and Income Protection.
- We only offer products from a limited number of insurers for Buildings and Contents Insurance and Accident, Sickness & Unemployment Cover.  
Ask us for a list of the insurers we offer insurance from.

#### Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.  
Ask us for a list of the lenders we offer mortgages from.
- We only offer mortgages from a single lender.

### 3. Which service will we provide you with?

#### Insurance

- We will advise and make a recommendation for you after we have assessed your needs Life Assurance, Critical Illness insurance, Income Protection, Buildings and Contents Insurance and Accident, Sickness & Unemployment Cover.
- 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

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### 4. What will you have to pay us for our services?

#### Insurance

- No fee. We will be paid by commission from the insurer.
- A fee.

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

### **Mortgages**

- No fee. We will be paid commission by the lender.
- A fee not exceeding £495. The exact amount will depend on your precise circumstances. We will also be paid commission from the lender.
  - Payable on application.
  - Payable on production of the offer letter.
  - Payable on completion.
- A fee of 1.5% of the loan amount subject to a minimum of £500 payable on completion and we will refund any commission received from the lender. For example on a loan of £100,000 the fee would be £1,500.

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

### **Refund of fees**

If we charge you a fee on application, and your mortgage does not go ahead, you will receive:

- A refund
- No refund

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### **5. Disclosure of Shareholding.**

Aviva, Friends Provident Life & Pensions Ltd each own 21% the Standard Life Assurance Company own 23%, and Aegon Distribution Holdings Ltd 20%, of the capital of Tenet Group Ltd, the parent company of TenetLime Ltd.