

		<p>about our services</p>
<p>The Independent Partnership UK</p>		<p>Lothian House, 31 South Tay Street, Dundee, DD1 1NP</p>
<p>1. The Financial Services Authority (FSA)</p>		
<p>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.</p>		
<p>2. Whose products do we offer?</p>		
<p>Investment</p>		
<input checked="" type="checkbox"/>	<p>We offer products from the whole market.</p>	
<input type="checkbox"/>	<p>We [can] only offer products from a limited number of companies. Ask us for a list of the companies and products we offer.</p>	
<input type="checkbox"/>	<p>We [can] only offer [a] product[s] from [a single group of companies] [name of single company]. [or] We only offer our own products. Ask us for a list of the companies and products we offer.</p>	
<p>Insurance</p>		
<input checked="" type="checkbox"/>	<p>We offer products from a range of insurers for the following non-investment insurance contracts. Term Assurance, Critical Illness, Income Protection and Private Medical Insurance.</p>	
<input type="checkbox"/>	<p>We [can] only offer products from a limited number of insurers [for] [list the types of non-investment insurance contracts]. Ask us for a list of the insurers we offer insurance from.</p>	
<input checked="" type="checkbox"/>	<p>We only offer products from a single insurer Abbey for Accident, Sickness and Unemployment</p>	
<p>Mortgages</p>		
<input checked="" type="checkbox"/>	<p>We offer mortgages from the whole market.</p>	
<input type="checkbox"/>	<p>We can only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.</p>	
<input type="checkbox"/>	<p>We can only offer mortgages from of single lender. [or] We only offer our own mortgages.</p>	
<p>3. Which service will we provide you with?</p>		
<p>Investment</p>		
<input checked="" type="checkbox"/>	<p>We will advise and make a recommendation for you after we have assessed your needs.</p>	

<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 for Term Assurance, Critical Illness, Income Protection, Accident, Sickness and Unemployment and Private Medical Insurance.
<input type="checkbox"/>	You will not receive advice or a recommendation from us [for] [list the types of non-investment insurance contracts]. 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.
Lifetime Mortgages and Home Reversion Schemes	
<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.
4. 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 key facts 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 of for list the types of services provided for non-investment insurance contracts.
<input checked="" type="checkbox"/>	No fee for Term Assurance, Critical Illness, Income Protection, Accident, Sickness and Unemployment, Private Medical Insurance and Buildings and Contents.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.	
Lifetime Mortgages and Home Reversion Schemes	
<input checked="" type="checkbox"/>	No fee. We will be paid by commission from the lender.
<input checked="" type="checkbox"/>	A fee, the greater of 1% of the loan amount, or £750 payable when you apply for a mortgage. Any commission paid by the mortgage lender will be used to reduce the fee payable.

<p>Example (for illustrative purposes only)</p> <p>If your mortgage is for £100,000, there will be a total charge of £1,000 if your mortgage completes which equates to 1% of the loan.</p> <p>Similarly, if your mortgage is for £40,000, there will be a total charge of £750 if your mortgage completes which equates to 1.875% of the loan.</p>	
<input checked="" type="checkbox"/>	<p>A fee, the greater of 0.75% of the mortgage amount, or £500 payable when you apply for a mortgage. We will also be paid commission from the lender.</p>
<p>Example (for illustrative purposes only)</p> <p>If your mortgage is for £100,000, there will be a total charge of £750 if your mortgage completes which equates to 0.75% of the loan. We will receive commission from the lender in addition to the fees you pay.</p> <p>Similarly, if your mortgage is for £40,000, there will be a total charge of £500 if your mortgage completes which equates to 1.25% of the loan. We will receive commission from the lender in addition to the fees you pay.</p>	
<p>You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.</p>	
<p>Refund of fees</p> <p>If we charge you a fee, and your mortgage does not go ahead, you will receive:</p>	
<input type="checkbox"/>	<p>A full refund if the lender/company rejects your application.</p>
<input type="checkbox"/>	<p>A refund of £ if your application falls through.</p>
<input checked="" type="checkbox"/>	<p>No refund if you decide not to proceed.</p>
<p>5. Who regulates us?</p>	
<p>The Independent Partnership UK is an appointed representative of Thinc Network Services Limited. Euston House, Euston Way, Telford, Shropshire. TF3 4LY which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 222949.</p> <p>Our permitted business is advising and arranging:</p> <ul style="list-style-type: none"> • Investments (except on pension transfers and pension opt outs) for Private, Retail and Commercial Customers. • Regulated mortgages for all customer types. • Non Investment Insurance Contracts (General Insurance) e.g. protection contracts <p>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 020 7066 1000.</p>	
<p>6. What to do if you have a complaint</p>	
<p>If you wish to register a complaint, please contact us: -</p> <p>In writing: Write to the Group Complaints Manager, Thinc Network Services Ltd, Park House, Heathcote Road, Camberley, Surrey, GU15 2EU.</p> <p>By phone: Telephone 01276 401110.</p> <p>If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.</p>	

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.	
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. [or] For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.
Lifetime Mortgages and Home Reversion Schemes	
	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 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.	
<u>Please remember that home reversion schemes are not regulated by the FSA.</u>	