



About our lifetime mortgage and home reversion scheme services



Brian Mole Independent Financial Advisers Ltd
Independence House, 26-27 Bridge Street, Burton upon Trent, Staffordshire, DE14 1SY

1. 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.

2. Whose products do we offer?

- We offer products from the whole market.
- We only offer products from a limited number of companies.
- Ask for a list of the companies we offer
- We only offer products from a single company.

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 the 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?

- No fee, we will be paid by commission from the lender.
- A fee of up to 1% of the advance, minimum of £500 chargeable on completion, however if the application does not reach completion a fee of £250 is charged.

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.
- A refund of the fee charged, if the application falls through.
- No refund in all circumstances.

6. Who regulates us?

Brian Mole Independent Financial Advisers Ltd, Independence House, 26-27 Bridge Street, Burton upon Trent, Staffordshire, DE14 1SY is authorised and regulated by the Financial Services Authority. The Firm's FSA registration number is: 211978.

Brian Mole Independent Financial Advisers Ltd's permitted business includes advising on and arranging Investment, General Insurance and Mortgages.

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: Mr Brian Mole, Managing Director, Brian Mole Independent Financial Advisers Ltd, Independence House, 26-27 Bridge Street, Burton upon Trent, Staffordshire, DE14 1SY.

By telephone: 01283 512252.

If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. The Financial Ombudsman Service does not consider complaints about home reversion schemes.

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 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.