

keyfacts

about our services

Allisons Financial Planning Ltd

22 Prestbury Drive

Eccleston

St Helens

Merseyside

WA10 5RA

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?

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 and products we offer.
- We only offer products from a single group of companies.

Insurance

- We offer products from a range of insurers for Life Assurance, Permanent Health Insurance, Critical Illness Cover, Waiver of Premium cover, Private Medical Insurance, Accident Sickness & Unemployment cover, Buildings Insurance and Contents Insurance.
- 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

Mortgage

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

Investment

- 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 products that we will provide details on. You will then need to make your own choice about how to proceed.
- 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:
- Conduct a full assessment of your needs;
 - Offer advice on whether a non-stakeholder product may be more suitable

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for Life Assurance, Permanent Health Insurance, Critical Illness Cover, Waiver of Premium cover, Private Medical Insurance, Accident Sickness & Unemployment cover, Buildings Insurance and Contents Insurance.
- 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.

Mortgage

- 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 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

- Before we provide you with advice, we will give you our keyfacts guide 'about the cost of our services'.
- We will tell you how we get paid, and the amount, before we carry out any business for you.

Insurance

- A fee
- No fee

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

Mortgage

- A fee of £200 and we will refund any fee received from the lender
- No fee.
- A fee of £200 payable at the outset. **We will also be paid commission from the lender)**

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

- A full refund if the lender/company rejects your application.
- A refund of £200
- No refund (if you decide not to proceed)

5. Who regulates us?

Allisons Financial Planning Ltd is an appointed representative of Interdependence Ltd, Lister Hill, Horsforth, West Yorkshire, LS18 5AZ, which is authorised and regulated by the Financial Services Authority.

Interdependence Ltd's FSA Register number is 149826.

Interdependence Ltd's permitted business is advising on and arranging investments, non-investment insurance contracts and regulated mortgage contracts.

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.

6. Disclosure of Shareholding?

Norwich Union Life and Friends Provident Life & Pension Limited each own 21%, Standard Life Assurance Company own 23% and Aegon Distribution Holdings Ltd 20%, of the capital of Tenet Group Ltd, the parent company of Interdependence Limited

7. What to do if you have a complaint?

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

In writing: Write to: The Complaints Officer, Interdependence Ltd
Lister Hill, Horsforth
West Yorkshire, LS18 5AZ

By phone: Telephone: 0113 2390011

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

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.

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.

Mortgage

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.
