

Invest & Protect LTD

45 Market Street, Hoylake, Wirral, Merseyside, CH47 2BQ

## 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 can only offer products from a limited number of companies.  
Ask us for a list of the companies and products we offer.
- We can only offer products from a single group of companies.  
Ask us for a list of the companies and products we offer.

### Insurance

- We offer products from a range of insurers for term assurance, critical illness, income protection.
- We can only offer products from a limited number of insurers for term assurance, critical illness, income protection. Ask us for a list of the insurers we offer insurance from.
- We can only offer products from for term assurance, critical illness, income protection.

## 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 [term assurance, critical illness, income protection.

You will not receive advice or a recommendation from us for term assurance, critical illness, income protection.  
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 will be charged to you by us. We will however receive a commission from the product provider.

**5. Who regulates us?**

Invest & Protect LTD is authorised and regulated by the Financial Services Authority. Invest & Protect Ltd FSA register number is 439830.

Invest & Protect LTD permitted business is advising and arranging life insurance, pensions and investments.

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.

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

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

In writing: Write to Invest & Protect LTD 45 Market Street Hoylake Wirral CH47 2BQ.  
By phone: Telephone 0845 539 04 04.

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

## **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 £50,000.

### **Insurance**

Insurance advising and arranging is covered for 90% of the whole claim.

### **Mortgages**

Mortgage advising and arranging is covered for 100% of the first £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

## **8. Terms of business**

### **Commencement date**

This Terms of Business comes into effect on reading.

### **How we act for you**

We prefer our clients to give us instructions in writing to avoid possible disputes. We will, however, accept oral instructions providing they are subsequently confirmed in writing.

Any advice we give you will normally be in writing, but if given orally will be recorded on your file. Where any recommendation we make, or transaction we undertake for you, results in a right to cancel the policy under certain conditions, we will advise you of these rights. We will also tell you if you do not have a right to cancel the arrangement.

Occasions can arise where we, or one of our other customers, will have some form of interest in business which we are transacting for you. If this happens, or we become aware that our interests, or those of one of our other customers, conflict with your interests, we will inform you and obtain your consent before we carry out your instructions.

When we arrange investments for you we will register these in your name unless otherwise agreed in writing. Additionally, we will ensure you receive either a contract note, documents of title, or certificates evidencing title. All such paperwork will be forwarded to you by post as soon as possible after we receive them. Where a number of documents relating to a series of transactions is involved, the documents will normally be retained until the series is completed.

### **Investment risk**

All investments carry a degree of financial risk which will tend to increase in proportion to the potential

rate of return on the investments. Any product which is directly or indirectly invested in assets which may fall in value (for example equities) may itself fall in value along with any decrease in value of those assets. Before entering into any investment agreement, you must ensure that you understand the risk associated with the product and are content to accept that level of risk.

#### **We do not handle client monies**

Crossed cheques for premiums or investment monies can only be made payable directly to the product provider. No premiums or investment monies of any kind should be paid or made payable to anyone else. You should therefore decline to give any money to, or write cheques payable to Invest & Protect Ltd Registered Individuals. Appointed Representatives and Registered Individuals are not to handle client money any receipt by them of such a payment from you will not be regarded by Invest & Protect LTD as being a transaction for which Invest & Protect LTD will have any responsibility.

#### **Contact**

Once we have acted upon your instructions we will not normally give you further advice. However, we may review our record of your investments and policies periodically and contact you to suggest that we arrange a review meeting. We will, however, be pleased to advise you at any time should you require further assistance.

We like to keep our customers informed of products and services we offer which may be of interest to them, therefore, from time to time we may forward marketing material to you, or contact you by telephone.

#### **Termination of this agreement**

You, or we, may terminate our authority to act on your behalf at any time without penalty. Notice of this termination must be given in writing by first class post. It will be deemed to be received 2 business days after being posted.

Any business currently being completed will be completed unless we receive your instructions to the contrary.

Any fees outstanding at the date of termination will be due within four weeks of the termination date.

#### **Law**

These Terms of Business are governed and shall be construed in accordance with English law and the parties shall submit to the exclusive jurisdiction of the English Courts.