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**1 The Financial Services Authority (FSA)**

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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.

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**2 Whose products do we offer?**

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**Investment**

- We offer products from the whole market
- We can only offer products from a limited number of companies.
- We can only offer a limited range of the products from a single group of companies.

**Insurance**

- We offer products from a range of insurers for protection, term, critical illness, private medical insurance and accident, sickness and unemployment.
- We can only offer products from a limited number of insurers, Paymentsshield, Commitments Protection, Centrepoint, Assurant Intermediary Ltd and GISecure for building and contents products.**
- We can only offer products from a single insurer.

**Mortgages**

- We offer mortgages from the whole market.
- We can only offer mortgages from a limited number of lenders.
- We can only offer products from a single lender.

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**3 Which service will we provide you with?**

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**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 protection, term, critical illness, private medical insurance and accident, sickness and unemployment.
- 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 advise and make a recommendation for you after we have assessed your needs for home insurance (both buildings and contents) with Payment Shield or Commitments Protection.
- You will not receive advice or a recommendation from us for home insurance, travel boat, caravan or car. We may ask some questions to narrow down the selection of products before referring you to one of our panel of brokers for them to make a recommendation.

## Mortgages

- 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.

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

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### Investment

- Before we provide you with advice, we will give you our key facts 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, we will be paid commission by the product provider.

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 from the lender.
- A fee of £150 will be payable on completion of advice. 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 rejects your application.
- No refund if you decide not to take out a mortgage.

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## 5 Who regulates us?

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Ethical Futures LLP is an appointed representative of Financial Services Advice & Support Limited, 5 Castle Court, Carnegie Campus, Dunfermline, Fife, KY11 8PB which is authorised and regulated by the Financial Services Authority. FSA Register number is 197419.

Financial Services Advice & Support Limited permitted business is arranging mortgages, general insurance 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

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## 6 What to do if you have a complaint

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

**... in writing** Write to Financial Services Advice & Support Limited  
5 Castle Court  
Carnegie Campus  
Dunfermline  
Fife  
KY11 8PB

**... by phone** Telephone 01383 841155

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

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## 7 Are we covered by the Financial Services Compensation Scheme (FSCS)?

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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.

For compulsory classes of insurance advising and arranging is covered for 100% of the claim, without any upper limit.

### Mortgages

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 FSCS.

### Message from the Financial Services Authority.

**Think Carefully about this information before deciding whether you want to go ahead.**