

**Foresight Financial Planning Limited**  
**11-15 Dix's Field, Exeter. EX1 1QA**

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

### Insurance

- We offer products from a range of insurers for term assurance, critical illness insurance and income protection (health) insurance.
- We only offer products from a limited number of insurers for Mortgage Payment Protection and Buildings & Contents Insurance in conjunction with a new mortgage or re-mortgage application only. Ask us for a list of the insurers we offer insurance from.
- We only offer the products of a single insurer.

### Mortgages

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

## 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 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 insurance and income protection (health) insurance.
- You will not receive advice or a recommendation from us for arranging Mortgage Payment Protection or Buildings & Contents Insurance. 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.

### 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.

## 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 of between £250 and £500 for term assurance, critical illness insurance and income protection unless the commission we receive from the provider exceeds the fee, in which case the fee will be waived.
- No fee for Mortgage Payment Protection or Buildings & Contents Insurance when arranged in conjunction with a new mortgage or re-mortgage.

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

### Mortgages

- No fee. When the procuration fee we receive from the lender for advising on and arranging your mortgage exceeds £500.
- A fee for providing advice on and arranging a mortgage for you. If the procuration fee received from the lender is less than £500 then to defray our costs involved in advising and arranging the loan we will charge a balancing fee. For example; if the procuration fee received is £150 then we will charge a balancing fee of £350.
- Fee only. Whether we arrange a mortgage for you or not, for our advice and services, you will pay us a fee of £500, payable upfront and then a fee of 1% of the mortgage loan amount which is payable on confirmation of the mortgage offer (for a mortgage of £120,000, the fees will be £500 plus £1,200). If we receive commission from the lender, we will either pass on the full value of that commission to you or reduce our fees by the same amount.

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
- A refund
- No refund

## 5. Who regulates us ?

Foresight Financial Planning Limited is an appointed representative of LighthouseXpress Limited, Rydon House, Pynes Hill, Exeter, EX2 5AZ, which is authorised and regulated by the Financial Services Authority. LighthouseXpress Limited's FSA Register number is 195199.

LighthouseXpress Limited's permitted business is arranging and advising on savings and investment products, pensions, non-investment insurance contracts, general insurance and mortgages.

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 'The Complaints Manager', LighthouseXpress Limited, Rydon House, Pynes Hill, Exeter, EX2 5AZ.
- ... by phone                      Telephone 0870 1977 400
- ... by email                      mail to: [jo.potter@lighthousegroup.plc.uk](mailto:jo.potter@lighthousegroup.plc.uk)

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 £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.

### 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 the FSCS.