



about our services

Alpha Financial Consultants Mickleton House 18 Tower Hill, Williton, Taunton, Somerset TA4 4NT

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

Insurance

- We offer products from a range of insurers for non-investment life insurance, critical illness, permanent health insurance, private medical insurance.
 - We only offer products from a limited number of insurers for non-investment life insurance, critical illness, permanent health insurance, private medical insurance.
 - We only offer products from a single insurer for non-investment life insurance, critical illness, permanent health insurance, private medical insurance.
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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 non-investment life insurance, critical illness, permanent health insurance, private medical insurance.
 - You will not receive advice or a recommendation from us for non-investment life insurance, critical illness, permanent health insurance, private medical 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.
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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 will be charged for compiling a detailed summary of your financial affairs, leading to a review report highlighting areas that require further work. This will be a minimum of £250.00, but would normally be at least £500.00 based on our hourly rate of £90.00. The exact fee is dependent upon the complexity of your circumstances and will be quoted once the initial free half hour meeting has taken place.



No fee

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

5. Who regulates us?

Alpha Financial Consultants, Mickleton House, 18 Tower Hill, Williton, Taunton Somerset TA4 4NT is an appointed representative of The Whitechurch Network Limited, Kings Weston House, Kings Weston Lane, Bristol BS11 0UR which is authorised and regulated by the Financial Services Authority. The Whitechurch Network Limited FSA registration number is 190859.

Alpha Financial Consultants permitted business is advising on and arranging life insurance, pensions, unit trusts, collective investments, non-investment life insurance, critical illness, permanent health insurance, private medical insurance.

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. What to do if you have a complaint

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

In writing: Write to The Compliance Officer, The Whitechurch Network Limited, Kings Weston House, Kings Weston Lane, Bristol BS11 0UR

By phone: Telephone 0117 3730440

If you 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.

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.

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

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

(REF: WNL/010605/IDD/INS/INV)