

keyfacts

About our services

Silver Planet Life Investment
Taxation Solutions Ltd

1st Floor, 2 Royal Exchange Steps,
The Royal Exchange, London, EC3V 3DG

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering taking advice on certain financial products. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for Term Assurance, Permanent Health Insurance, Private Medical Insurance, Accident Sickness & Unemployment Insurance, and Critical Illness.
- We only offer products from a limited number of insurers for Household and other forms of Personal Lines Insurance. Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer.

Mortgages

- We offer mortgages from the whole market.
 - We only offer mortgages from a limited number of lenders.
 - We only offer our own mortgages.
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3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for all types of Term Assurance, PHI, Private Medical, ASU, Critical Illness and Household 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.

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?

Insurance

- No fee we will receive commission from the provider.
- A fee of £250 payable at outset to represent the research & recommendation of the most suitable product for your needs. This will be in addition to any commission we receive from the insurer.

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

Where it is agreed that commission will form part or all of the basis of remuneration and is paid to us on an indemnity basis (paid to us as an up-front lump sum but earned over a period of time), and in the event that a recommended policy is not maintained by you for the full earnings period, we reserve the right to reclaim the resulting lost income from you. We will always inform you in writing of the commission payable & duration of any earnings period prior to submission of any application.

Refund of fees

If we charge you a fee, and your policy does not go ahead, you will receive:

- No refund in any circumstances.

Mortgages

- No fee. We will be paid by commission from the lender.
- A fixed fee of £495 payable on application for your mortgage. In addition to this fee, we will also receive commission from the lender.
- A fee of 1% of the loan amount payable on application for your mortgage. For example on a Mortgage of £100,000 the fee could be £1,000. Any commission we receive from the lender will be rebated to you.

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:

- No refund in any circumstances.
- A full refund if the lender rejects your application.
- A refund of up to 50% of the initial fee charged if the mortgage application does not proceed to offer.

5. Who regulates us?

Silver Planet Life Investment Taxation Solutions Limited is authorised and regulated by the Financial Services Authority. Silver Planet Life Investment Taxation Solutions Limited's FSA register number is 226701.

Silver Planet Life Investment Taxation Solutions Limited's permitted business is agreeing to carry out a regulated activity, advising on pension transfers / opt outs and advising on, making arrangements with a view to and arranging (bringing about): savings and investments, pensions, regulated mortgages & non-investment insurance 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. 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, Silver Planet Life Investment Taxation Solutions Ltd, 1st Floor, 2 Royal Exchange Steps, The Royal Exchange, London, EC3V 3DG
-by phone** Telephone: 020 7648 1040

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.

Insurance

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

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