



## about our services



WDJ Financial Planning Limited  
14 Penrhyn Road  
Colwyn Bay  
LL29 8LG

### 1 The Financial Services Authority (FSA)

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The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### 2 What products do we offer?

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#### 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 company**.

#### Insurance

- We offer products from a range of insurers for life assurance, critical illness and income protection.
- We only offer products from a **limited number of insurers**.
- We only offer products from a **single insurer**.

#### Mortgages and Home Reversion Schemes

- We offer products from the **whole market**.
- We only offer products from a **limited number of companies**.
- We only offer products from a **single company**.

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

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#### Investment

- We will advise and make recommendations 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 recommendations for you after we have assessed your needs for life assurance, critical illness and income protection.

You will not receive advice or a recommendation from us for life assurance, critical illness and 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.

#### **Mortgages**

We will advise and make recommendations 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.

#### **Home Reversion Schemes**

We will advise and make recommendations 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 this service?**

#### **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**

No fee. We will receive commission from the product provider.

A fee

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

#### **Mortgages**

Mortgages: You choose from

An advice fee (normally £299) is due in respect of each product recommended. We will also be paid commission from the provider.

An advice fee (normally £299) is due in respect of each product recommended. We will also charge you a fee of 0.5% of the amount of the mortgage that we process on your

behalf. As an example, on a £100,000 mortgage a fee of £500 would be due. Any commission that we receive from the provider will be payable to you.

We will confirm any fees in writing to you before we provide any advice and ask you to sign a fee agreement. You will receive a Key Facts Illustration which will tell you about any fees associated with a particular mortgage.

## **5 Who regulates us?**

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WDJ Financial Planning Limited is an appointed representative of 75point3 Limited, 14 Penrhyn Road, Colwyn Bay, Conwy, LL29 8LG which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 418618.

75point3 Ltd is permitted to advise on and arrange mortgages, investments and non-investment insurance contracts.

Home reversion schemes are not regulated by the FSA.

You can check this on the FSA's Register by visiting the FSA's Website <http://www.fsa.gov.uk/register/> or by contacting the FSA on 0845 606 1234.

## **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 the Compliance Officer, 75point3 Ltd., 14 Penrhyn Road, Colwyn Bay, Conwy, LL29 8LG.

**...by phone** Telephone 01492 536333

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)?**

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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.

### **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.

Home reversion schemes are not covered by the FSCS.

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