



about our equity release services



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

1. The Financial Services Authority (FSA)

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

2. Whose products do we offer?

- We offer lifetime mortgages, home reversion plans and equity release products from the whole market.
- We only offer lifetime mortgages, home reversion plans and equity release products from a limited number of companies.
- We only offer lifetime mortgages, home reversion plans and equity release products from a single company.

3. Which service will we provide you with?

- We will advise and make a recommendation on lifetime mortgages, home reversion plans and equity release products 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 lifetime mortgages, home reversion plans and equity release 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?

- No fee. We will be paid by commission from the company that lends you money or buys your home
- We normally charge an advice fee for our advice in addition to any commission or fees that we receive for processing your application.
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 when considering a particular equity release product, which will tell you about any fees relating to it.

6. Who regulates us?

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 (including Home Reversion Schemes), investments and 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.

7. What to do if you have a complaint

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

... in writing Write to Compliance Officer at 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.

8. 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.

Equity release 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 the compensation scheme arrangements is available from the FSCS.

Message from the Financial Services Authority

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

If you are at all unsure about which equity release transaction is right for you, you should ask your adviser to make a recommendation.
