



about our insurance services



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

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?

- 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.
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3. Which service will we provide you with?

- We will advise and make a recommendation 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.
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4. What will you have to pay us for this service?

- A fee
 - No fee. We will receive commission from the product provider.
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You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. 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, 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.

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, 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.

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 advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.