

## *Financial Planning Service*

**Towers of Taunton (Financial Services) Ltd**  
The Post House, Church Square, Taunton,  
Somerset TA1 1SA

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### 1. The Financial Services Authority (FSA)

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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.

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### 2. Whose products do we offer?

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#### Investment

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

#### Insurance

- We offer products from a range of insurers for life assurance, permanent health insurance, critical illness insurance and private medical insurance.
- We can only offer products from a limited number of insurers for life assurance, permanent health insurance, critical illness insurance and private medical insurance.
- We can only offer products from a single insurer for life assurance, permanent health insurance, critical illness insurance and private medical insurance.

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

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#### 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 life assurance, permanent health insurance, critical illness insurance and private medical insurance.



You will not receive advice or a recommendation from us for life assurance, permanent health insurance, critical illness insurance and 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?

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### 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 chargeable for assessing your needs and advising you on life assurance, permanent health insurance, critical illness insurance and private medical insurance, and for making any related recommendations.



The fee will depend upon the amount of time spent on this work and the hourly rates prevailing at the time, declared in our Terms of Business Letter and our Key Facts about the cost of our services documents.



No fee will be charged for assessing your needs and advising you on life assurance, permanent health insurance, critical illness insurance and private medical insurance, and for making any related recommendations.

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

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## 5. Who regulates us?

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Towers of Taunton (Financial Services) Ltd, The Post House, Church Square, Taunton, Somerset TA1 1SA is authorised and regulated by the Financial Services Authority. Our FSA Register number is 136129.

Our permitted business is to advise upon pension, investment and insurance products.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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## 6. What to do if you have a complaint

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

In writing: Write to Towers of Taunton (Financial Services) Ltd, The Post House, Church Square, Taunton, Somerset TA1 1SA.

By phone: Telephone 01823 324432.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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## **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.

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

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