

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

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

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 group of companies.

Insurance

- We offer products from a range of insurers for life assurance, permanent health insurance (income protection), critical illness insurance and private medical insurance.
 - We only offer products from a limited number of insurers for life assurance, permanent health insurance, critical illness insurance and private medical insurance.
 - We 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?

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

The services offered by Dr Robin Keyte (Chartered Financial Planner) and his team include:

- TRANSACTIONAL SERVICE where we advise on and arrange individual transactions in the areas of pensions, investments and insurance
- COMPREHENSIVE FINANCIAL PLANNING SERVICE which covers goal setting; analysis of net worth; analysis of debts / liabilities; analysis of cashflow (income and expenditure); AND whichever of the following areas clients choose; investment analysis & planning (including an ethical investment service); retirement planning & analysis; protection planning; education fees planning; tax & estate planning; charitable giving / philanthropy & direct social investment service.

Insurance



We will advise and make a recommendation for you after we have assessed your needs for life assurance, permanent health insurance (income protection), 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.

4. What will you have to pay us for our services?

Investment

Paying by fee. Whether you buy a product or not, you will pay us a fee for our advice and services. If we also receive commission from the product provider when you buy a product, we will pass on the full value of that commission to you in one or more ways. For example, we could reduce our fee; or reduce your product charges; or increase your investment amount; or refund the commission to you.

We will tell you if you have to pay VAT. Our fees are calculated using hourly fee rates, the rates we will charge are detailed below.

You may ask us for an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first.

Hourly Fee Rates for Robin Keyte's Team

Robin Keyte	BSc, PhD, APFS, AIFP	Chartered Financial Planner, Certified Financial Planner & Certified to ISO22222	£160 per hour
Duncan Shaun	BA (Hons), Dip PFS	Paraplanner	£ 80 per hour
Samantha Kay	BA (Hons), MA, Cert PFS	Trainee financial planner	£ 70 per hour

Insurance

Paying by fee. We charge fees in relation to insurance in the same way as for investment business, using the same hourly fee rates detailed above.

5. Who regulates us?

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 and arrange transactions for 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 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 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.

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.

Investment

Most types of investment business are covered for 100% of the first £50,000, so the maximum compensation is £50,000.

Insurance

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

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