

Disclosure about our Equity Release services.



Ideal Financial Solutions Ltd,
150 Wimborne Road West,
Wimborne,
Dorset,
BH21 2DU

1. The Financial Conduct Authority (FCA)

The FCA 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 from the whole market.
- We only offer lifetime mortgages from a limited number of companies. Ask us for a list of the companies we offer lifetime mortgages from
- We only offer lifetime mortgages from a single company.
- We do not offer home reversion plans.

3. Which service will we provide you with?

- We will advise and make a recommendation for you on lifetime mortgages after we have assessed your needs.

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

- No fee. We will be paid by commission from the company that lends you money.
- A fee of £995 for arranging the lifetime mortgage payable at the outset and 1% of the loan amount payable on confirmation of the lifetime mortgage offer, for example if you take out a loan of £100,000 you will need to pay £1,000. If you choose this option we will refund to you any commission we earn from the company.
- A fee of £795 for arranging the lifetime mortgage payable at outset. This is in addition to any commission we may receive from the company.

You will receive a key facts illustration when considering a particular equity release product, which will tell you about any fees relating to it.

5. Refund of fees

If we charge you a fee, and your equity release sale does not go ahead, you will receive:

- A full refund if the lender rejects your application
- A refund of £795 if your application falls through
- No refund if you decide not to proceed.
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6. Who regulates us?

Ideal Financial Solutions is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 622803

Our permitted business is advising on and arranging Equity release Lifetime Mortgages

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on **0800 111 6768**.

7. What to do if you have a complaint

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

...in writing The Compliance Officer, Ideal Financial Solutions, 150 Wimborne Road West, Wimborne, Dorset, BH21 2DU

...by phone 01202 916488

...by email info@idealfinancialsolutions.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4 567.

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 £85,000.

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

9. YOUR CONSENT

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information. This client agreement replaces any previous agreements and understandings we have with you, and will only be modified where confirmed in writing.

I/We acknowledge that the client agreement will come into effect once it has been signed by all parties.

Services & Charges agreed

Initial Service	Tick to confirm	Details of agreed fee	
Advice relating to lifetime mortgages	✓	Pay by commission	Y
	✓	Agreed fee to be paid directly by you	

Date of issue	
Client name(s):	
Client Signature(s):	
Date:	