keyfacts®

about our services and costs

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1 The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is 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
- [ ] We only offer products from a limited number of insurers
- [ ] We only offer products from a single insurer

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

Insurance

☑ 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.

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

What are your payment options?

Not all firms charge for advice in the same way. We will discuss your payment options with you and answer any questions you have. We will not charge you anything until you have agreed how we are to be paid. **We have shown the payment options we offer.**

<u>Investment</u>

You will pay for our services on the basis of a fee. We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid. Following a no-obligation Discovery Meeting, we shall write to you detailing the proposed bespoke costs to you for the stated proposed services.

Paying by Fee

Whether you buy a product or not, you will pay us a fee for our advice and services, which will become payable on issue of our written recommendations. We will only charge a fee and issue written recommendations upon receipt of a signed Terms of Business. 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 chargers; or increase your investment amount; or refund the commission to you.

How much might our services cost?

We will agree with you the rate we will charge in writing before beginning work. We will tell you if you have to pay VAT.

Our typical charges are:

Director/Chartered Financial Planner	Agreed Project Cost or 1% p.a. of funds invested (For example £1,000 for £100,000 invested)

We will provide an estimate of how much in total we are likely to charge. You may also ask us not to exceed a given amount without checking with you first

Insurance

A Fee ☑

Whether you buy a product or not, you will pay us a fee for our advice and services regarding non-investment insurance contracts, which will become payable on issue of our written recommendations. We will only charge a fee and issue written recommendations upon receipt of a signed Terms of Business which will detail the fee applicable. 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 chargers; or refund the commission to you. The fee that we charge will depend on the exact circumstances of the case but for example for arranging a Term Assurance product with a Sum Assured of £100,000 we would charge a fee of £300.

No Fee

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

5 Who regulates us?

Jonathan Davis Wealth Management Ltd is authorised and regulated by the Financial Services Authority, 25 The North Colonnade, Canary Wharf, London, E14 5HS.

Our FSA Register number is 458630.

Our permitted business is advising on and arranging OEICs, unit trusts, pensions, savings and investment products, 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
Jonathan Davis Wealth Management Ltd
6 Riverside Avenue, Broxbourne Herts EN10 6QZ

By phone: Telephone 0845 862 2919

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 up to a maximum limit of £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.