

# Terms of Business

Including Key Facts about the Cost of Our Services



## *Terms of Business Letter*

**Pension Matters is a trading style of Estate Matters Financial Limited.** All terms and conditions documented herein are equally applicable to both brands. References made in any of our literature to Estate Matters Financial Limited apply equally to Pension Matters and vice versa. Your statutory rights are not affected.

### **Client Agreement**

We offer individually tailored financial planning packages within a highly personalised service environment. This document sets out the basis of our relationship and the ways we will provide that service to you. The provisions of this agreement will take effect as soon as we receive a copy of it signed by you. 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.

### **Our Status**

Your Adviser, Paul Steel, is a Chartered Financial Planner, the pinnacle of qualification in the UK, he is also an ISO 22222 Certified Financial Planner, the highest international standard for financial planning, a qualified Pension Trustee, a Fellow of The Personal Finance Society and a Fellow of the Chartered Insurance Institute with more than 20 years experience in providing Financial Advice.

Estate Matters Financial are authorised and regulated by the Financial Services Authority as Independent Financial Advisers, registration number 472900. You can confirm this by visiting [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register). Our Company is 100% employee owned with no affiliation or obligation to any third parties and completely fee based, with the same fee levied regardless of the recommendation we make to you so there can never be any concerns of bias towards any particular product or organisation. Our fee scale which we believe is clear, transparent and fair to both parties is detailed in '**Keyfacts about our services and costs**'.

### **What do we offer?**

We are an independent financial planning boutique offering individually designed, bespoke financial strategies dedicated to the generation and preservation of wealth. These Strategies seek to reinvigorate existing investment assets and help ensure that you have adequate capital and income in the future. We seek to structure your existing assets in the most tax efficient environment available so that any capital gains or income subsequently taken from them can be generated as tax efficiently as possible.

We very much view our relationship as a collaborative partnership and as your partner in building wealth and security we focus on ways that we can help you to live the life that you want to live. By engaging our firm and taking advantage of our ongoing partnering service, you assure yourself of regular financial reviews, updates to your strategy, and access to new ideas brought to you by our team.

Choosing a financial partner is one of the most important decisions you will ever make. Take your time, choose wisely, and we hope that we can earn the right to work with you over the years ahead.

### **Estate Matters Financial Limited - Client Service charter**

The points below will form the basis of our service and these principles have been adopted in accordance with our Code of Ethics and Treating Customers Fairly policy. Should you become a client we regularly seek feedback to ensure we have lived up to your expectations in respect of our service commitment to you.

#### **Acting fairly and impartially;**

- Your situation will be considered with complete impartiality and independence
- We will handle your affairs promptly and accurately
- Your affairs are treated in strictest confidence
- We will take up no more of your time than is necessary

#### **Communicating effectively with you;**

- We will evaluate and document the options available to you
- Accurate and complete information is presented in a clear format
- Providing you with comprehensive information
- Detailing our Recommendations and the reasons for them
- We are accessible to you; 7.00am to 5.30pm Monday to Friday,
- All appointments take place in our offices located on Team Valley, Gateshead

#### **Providing good quality Advice;**

- Fully research the market to locate the most suitable strategy for you
- Make clear and concise recommendations to you
- Deliver and manage investment strategies unique to you
- Regularly monitor and review your situation.
- Provide regular valuations of your Portfolio

#### **We take responsibility for our service;**

- Provide ongoing recommendations as your circumstances change
- We undergo continual professional development, examination and training
- We train our staff to be able to deal with any situation professionally
- We retain Professional Indemnity Insurance, appoint locums and have a Recovery action Plan so that our service to you will not be interrupted

#### **We can provide you with a better service if you help us by;**

- Keeping accurate and up to date records for regular reviews
- Letting us know if your circumstances change
- Provide us with at least 24 hours notice for cancellation of a meeting
- If you wish to comment or make a complaint we want to hear it

### **With you in mind**

Any advice or recommendation that we offer you will be based on your individual circumstances and objectives, taking into account any restrictions that you wish to place on the type of strategies you would be willing to consider.

With very few exceptions, we will confirm to you in writing the reasons for recommendation. Your stated objectives will be documented in your Suitability Report, which we will issue to you following our recommendations, along with details of the terms and conditions of the strategies or products recommended.

Full details of the products we may recommend to you including, for example, the minimum duration of the product, information on the right to cancel, early termination rights and penalties, will be covered in the relevant product disclosure information you will receive before conclusion of any contract.

We will endeavour to deal with your correspondence and queries promptly. Our office is open for enquiries from 8:30am to 5:30pm weekdays. We do not operate an out of hours telephone answering service as there are instances where we cannot accept verbal instructions and this avoids any potential ambiguity or misunderstanding.

We may contact you at appropriate regular intervals by telephone or other means of communication to suggest a review of any aspect of your financial position. If we do ring you, this will be between the hours of 9:00am and 5:00pm unless you indicate otherwise. If we become aware of particular developments that could be of interest to you, we may contact you by telephone or other means of communication within the same limits.

### **Treating you fairly**

Estate Matters Financial adheres to a strict Treating Customers Fairly Policy to ensure that your interests are always at the centre of our business. Our Policy is continually evolving and if you can offer any suggestions as to ways we can improve our Service we would like to hear from you.

- You can be confident that you are dealing with a firm where the fair treatment of customers is central to our corporate culture.
- Products and services are designed to meet your clearly identified needs and are targeted appropriately.
- You will be provided with clear information and kept appropriately informed throughout the advice process.
- Where you receive advice, it will be suitable and take account of your personal circumstances and objectives
- You will be provided with products that perform as you have been led to expect, and the associated service is both of an acceptable standard and also as you have been led to expect.
- You will not face any unreasonable barriers should you wish to change IFA, product, provider, submit a claim or make a complaint

### **Disclosure of charges/fees**

All charges/fees will be fully disclosed to you, these are detailed in 'Key Facts about our costs and services' and our 'Wealth Management Service Agreement'. Please read these carefully as this is the way you will remunerate us and by signing this Terms of Business you are agreeing to pay us on this basis for any work we undertake for you from the date of signing until you terminate our arrangement in writing. If you are unsure about how we get paid or have any questions or concerns in this regard please ask for an explanation. **DO NOT sign this agreement until you are completely satisfied with the way we are remunerated for the work we undertake on your behalf.**

The precise charges relating to any recommendations we make will also be confirmed in your Sentinel Wealth Strategy, Suitability Report or relevant product disclosure information that is provided to you. Payments can be made for our services either by cheque, or if preferred and appropriate, by deduction from your investment.

In respect of any arrangements we have made for you, should you subsequently change your arrangements and in consequence we are obliged to refund the fee that has been paid to us, we reserve the right to charge you a fee representing the amount we have to repay, for a period of up to five years after commencement. We will not charge any such fee if you exercise your right to cancel in accordance with any cancellation notice sent to you by an investment or insurance company.

### **The Plan Fee**

If you ask us to formulate a unique Financial Plan for you (known as The Sentinel Wealth Strategy), the plan fee entitles you to ownership of the strategy and covers the cost of our intellectual property, which is our experience, expertise and qualifications, all of which have been accumulated over many years.

Your fee includes the cost of our navigator process which includes the Discovery Meeting, gathering information about your existing holdings, leading to the production of your comprehensive personalized strategic plan which will include detailed recommendations on the generation and preservation of wealth. The fee also covers the cost of the Sentinel Wealth Strategy Presentation meeting where we will discuss the report in depth and consider the merits of different recommendations.

### **Implementation Fees**

This covers the cost of accurate implementation of any recommendations you wish us to execute for you. This is the least visible part of our work but can be the most important and potentially onerous aspect to contribute to the success of your plan. A good strategy poorly implemented can undermine the whole process and its correct implementation is pivotal to your success.

We have established a reputation as a firm that implements swiftly yet meticulously and other professionals regularly refer their clients to us because of that reputation. We engage the highest caliber people we can and they are engaged in a continuous program of study to raise standards of professionalism within the firm. The implementation fee covers not only the cost of the Advice provided but also the cost of our staff, including your Adviser and your Case Manager as well as the professional and regulatory costs we incur for implementing our recommendations on your behalf.

### **Why don't we charge by the hour?**

Many professional firms still operate on an hourly fee basis, although this appears to be changing and that in my view is good news. The reason for charging by the hour dates back to the 16<sup>th</sup> century, when the 'modern' quill pen was designed. A quill pen could only write so fast, hence, work was charged based upon the time it took scribes to write.

Today, this charging structure seems outdated. The time that it takes someone to do something has nothing to do with the value that it creates. I want a bad tooth extracted as quickly and as painlessly as possible, I don't care how much time the dentist spends preparing for the job! The value of our work is of course relative to the amount of capital you have and our fee is very much performance related. We believe it is equitable for us to be rewarded at a higher level for generating £10,000 rather than £10. It also means that our fortunes are aligned with yours as our income only increases if your fund value increases, equally if your funds fall in value so does our income. If we were charging by the hour we would get paid regardless.

If someone is charging hourly there is no incentive to complete a task quickly. There is a benefit to them of working more slowly so you carry all the risk that you do not know how large your bills will be so the cost is unquantifiable.

We only charge by the hour in instances where people who approach us who are not clients but wish us to undertake a specific task, for example to review a Company Pension scheme they are considering joining. As a client of ours such a task would automatically be included in your Wealth Management Service package and no additional charge would be made.

### **Wealth Management Service**

Estate Matters Financial Limited will receive a percentage of your fund value annually for the ongoing monitoring and service of your investments. This will permit us to provide you with regular valuations to ensure your funds are progressing to your satisfaction and allow us to make the necessary amendments to fund selections if required, something I would suggest is increasingly important due to the volatile nature of world markets.

Our service ensures that your investments remain appropriate to your needs, which is particularly important the nearer you get to calling upon your funds when it is critical to avoid any adverse market movements which could have a serious impact on your future income. We believe that ongoing fund reviews are as equally important as the work we initially carry out for you and we will automatically include you in our Portfolio Management Service unless you confirm in writing that you wish us to have no further input into your investment strategy.

In providing you with ongoing monitoring and fund reviews we will forward you 2 written valuations each year so you know the exact value of your funds and be aware of any changes over the previous 6 months. This service ensures that you are repeatedly made aware of your financial position and can review your overall financial strategy accordingly. Full details of the different elements of our service package can be found in our '**Wealth Management Service Agreement**' which will be supplied to you separately and can be downloaded from our website [www.pensionmatters.net](http://www.pensionmatters.net)

The vast majority of our clients feel they benefit from regular structured meetings to reappraise their financial situation in more detail. We may then look at your situation in greater detail and ensure that your plans remain appropriate to your financial objectives and consider any changes in your circumstances or attitude to investment risk in addition to any external factors that may have arisen.

The costs of our service package are expressed as a percentage of your Investment Portfolio ranging from 0.5% - 1% depending upon the size of the Investment Portfolio that you hold with us. Full details are documented within our **Wealth Management Service Agreement** which is integral to, but separate from, our Terms of Business.

### **Client classification**

Unless we notify you in writing to the contrary, we will be treating you as a “retail client”. This means that you are afforded the highest level of protection under the regulatory system and should have the right to take any complaint to the Financial Ombudsman Service. Details of our complaints procedure are available on request.

### **Client Money**

Estate Matters Financial Limited IS NOT permitted to handle client money and we cannot handle cash or accept a cheque made out to us unless it is in respect of services for which we have previously sent you an invoice.

### **Data Protection & Confidentiality**

Some services are provided to Estate Matters Financial Limited by third parties such as processing business or obtaining compliance or regulatory advice, which warrant the disclosure of more than just your basic contact details. You agree that personal information held by Estate Matters Financial Limited may be disclosed on a confidential basis, and in accordance with the Data Protection Act 1998, to any such third parties. You also agree that this information may be transferred electronically, e.g. email and you agree that ourselves, or any such third party, may contact you in future by any means of communication which we consider appropriate at the time.

Product Providers and Investment Managers may administer your policy, any existing policies you may have with them and provide other services, from centers in countries outside Europe (such as India and the USA) that do not always have the same standard of data protection laws as the UK. However, they are required to put a contract in place to ensure that your information is adequately protected, and they will remain bound by their obligations under the Data Protection Act even when your personal information is processed outside Europe.

Estate Matters Financial Limited has taken appropriate steps to assist in the ongoing integrity and protection of any data we hold about you and provide for it's continuing confidentiality against any unauthorised third parties.

### **Conflict of interest**

We will endeavour always to act in the best interests of our clients. However, circumstances can arise where we or one of our other customers may have some form of interest in business being transacted for you. If this happens or we become aware that our interests or those of one of our other customers conflict with your interests, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

### **Risk warnings**

Please be aware that investments can fall as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance. Specific warnings relevant to the investments, or investment strategies, we recommend will be confirmed to you in your Suitability Report and will usually be incorporated within Key Features Documents and Personal Illustrations from product providers if applicable.

### **Cancellation rights**

In most cases you can exercise a right to cancel, by withdrawing from the contract recommended to you. In general terms you will normally have a 30 day cancellation period for a life, pure protection or pension policy and a 14 day cancellation period for all other policies. In most instances, you will not be able to exercise a right to cancel a mortgage contract, unless the contract is concluded at a distance (i.e. no face to face advice), at which point you may have a 14 day cancellation period.

The start of the cancellation period will normally begin, for pure protection policies, when you are informed that the contract has been concluded or, if later, when you have received the contractual terms and conditions. In other cases, the cancellation period will begin on the day the contract is concluded or, if later, the day on which you receive the contractual terms and conditions. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product disclosure information which will be issued to you.

If you cancel a single premium contract, we may require you to pay for any loss we might reasonably incur in cancelling it which is caused by market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy.

### **Money laundering regulations**

Like all financial services firms, we are required by law to obtain formal evidence of your identity before we can conduct any business on your behalf. Normally the type of evidence we will require is sight of your passport or driving license to confirm your name and other documents to confirm your address, such as a recent bank statement or utility bill. Original documents will be required, copies will be taken and the documents returned to you. If the required verification is not provided we will not be able to act for you.

## Complaints

You can complain to us orally or in writing. If after we have reviewed your complaint, you remain dissatisfied, you have the right to refer your complaint to the Financial Ombudsman Service, the contact details for which we will provide you with in the response to your complaint.

## Compensation and Law

If you make a valid claim against us in respect of the investments we arrange for you, and we are unable to meet our liabilities in full, you may be entitled to redress from the Financial Services Compensation Scheme. This depends on the type of investment business and the circumstances of the claim. Most types of investment business are covered for 100% of the first £50,000. Further information about compensation arrangements is available from the Financial Services Compensation Scheme. We also retain Professional Indemnity insurance providing cover of up to £1,200,000 per claim

English Law will be the basis of this contract and the language according to which this contract will be interpreted, and in which all communications will be conducted, will be English. The Contracts (Rights of Third Parties) Act 1999 shall not apply to this Terms of Business.

## Documentation

We will endeavour to make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. All Policy Documents or Lender's Offer Documents will be forwarded to you as soon as practicable after we receive them. If there are a number of documents relating to a series of transactions, we will normally hold each document until the series is complete and then forward them to you.

## Termination

This agreement is open ended however you or we may terminate our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated which will be completed according to these terms of business unless otherwise agreed in writing. You will be liable to pay for any transactions made prior to termination and any fees outstanding, if applicable.

## Your Consent and Cancellation Rights

I have read the above and consent to the terms imposed and I authorise the transfer of information, on a confidential basis when warranted between any third parties as may be deemed necessary. I acknowledge that this Terms of Business Letter will come into effect from the date of issue. I acknowledge receipt of the Client Services Charter, and '**key facts about our services and costs**'.

To allow you time to reflect on your decision to engage us and consider the implications of this agreement **you may cancel at anytime during the first 14 days without cost or obligation** simply by informing us in writing. You will not be charged for any work undertaken during this period and any information of yours that we may hold will be securely destroyed.

I also confirm that I AM / I AM NOT happy to give Estate Matters Financial Limited my express consent to contact me by telephone to discuss advising on or arranging financial or insurance products in future.

Client Name(s) \_\_\_\_\_

Client signature(s) \_\_\_\_\_

Date \_\_\_\_\_



## about our services and costs



The Axis Maingate  
Kingsway  
Team Valley  
Gateshead  
Tyne and Wear  
NE11 0NQ  
Tel : 0191 404 6806

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### 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.

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### 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 pure protection policies such as term assurance, critical illness, medical and permanent health insurance.
- 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?

#### 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 term assurance, critical illness, medical or permanent health insurance.  
You will not receive advice or a recommendation from us for term assurance, critical illness, medical or permanent health 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?

##### Investment

##### A. Paying by 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. We will inform you of the rate we will charge before beginning work. We will tell you if you have to pay VAT.

##### (i) Fixed Fee Financial Plan (The Sentinel Wealth Strategy)

Financial Planning is a professional service for individuals, their families and businesses who require objective assistance in organising their financial affairs more readily to achieve their financial and lifestyle objectives, increase wealth and reduce taxation. Financial planning must be comprehensive and deal with all of your affairs in the round (unlike Financial Advice which may be restricted to one area treated in isolation). Our Financial Plan will take into account what you have achieved to date financially, where you want to be in the future and a roadmap of how to get there. It will not necessarily involve the use of financial products.

**Our cost for formulating your plan will be £1,470** this will be payable when you are in receipt of your plan, regardless of whether you implement any of the recommendations contained therein. It is for your personal Financial Plan that you pay this fee; any subsequent implementation and/or product placement will be charged separately as detailed below in sections ii, iii, iv & v.

##### (ii) Review and Analysis

For a Review of your Financial Plan, any other aspect of your finances, or a meeting outside those pre-agreed it is our standard procedure to invoice on an hourly basis. Our typical charges per hour or 6 minute part thereof, are as follows:

<b>Chartered Financial Planner</b>	£200
<b>Administrator</b>	£75

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. If any work we are to undertake on your behalf is likely to incur an hourly charge this will be confirmed in writing to you prior to commencement of the work.

##### (iii)a. Pension & Investment lump sums

For any lump sum investment or lump sum pension contribution, we charge you a fee based on the amount invested, for research, analysis, and implementation. Our charges are paid at the commencement of your investment or Pension contribution and are as follows:

<b>Investment Amount</b>	<b>Fee as a Percentage</b>	<b>Example</b>
£1 - £200,000	3.00%	£3,000 fee for a £100,000 Investment
£200,001 - £300,000	2.90%	£8,700 fee for a £300,000 Investment
£300,001 - £400,000	2.75%	£11,000 fee for a £400,000 Investment
£400,001 - £500,000	2.70%	£13,500 fee for a £500,000 Investment
£500,001 - £600,000	2.60%	£15,600 fee for a £600,000 Investment
£600,001 - £700,000	2.50%	£17,500 fee for a £700,000 Investment
£700,001 - £800,000	2.45%	£19,600 fee for a £800,000 Investment
£800,001 - £900,000	2.40%	£21,600 fee for a £900,000 Investment
£900,001 - £1m	2.35%	£23,500 fee for a £1 million Investment

**(iii)b. Contributions from existing Pensions ( Pension Transfers & switches)**

For pension lump sum contributions where funds are being transferred from another pension scheme, our fee reflects the increased liability and additional work involved in the form of research and analysis which is an essential part of the Pension transfer process.

<b>Transfer Amount</b>	<b>Fee as a Percentage</b>	<b>Example</b>
£1 - £100,000	5.00%	£5,000 fee for a £100,000 Investment
£100,001 - £200,000	4.50%	£9,000 fee for a £200,000 Investment
£200,001 - £300,000	4.00%	£12,000 fee for a £300,000 Investment
£300,001 - £400,000	3.75%	£15,000 fee for a £400,000 Investment
£400,001 - £500,000	3.60%	£18,000 fee for a £500,000 Investment
£500,001 - £600,000	3.30%	£19,800 fee for a £600,000 Investment
£600,001 - £700,000	3.15%	£22,050 fee for a £700,000 Investment
£700,001 - £800,000	3.00%	£24,00 fee for a £800,000 Investment
£800,001 - £900,000	2.90%	£26,100 fee for a £900,000 Investment
£900,001 - £1m	2.80%	£28,000 fee for a £1 million Investment

**If you were introduced to us by another Financial Adviser, your Accountant or Solicitor**

A different amount may be payable and/or you may have already agreed the fees that will be payable to us as a result of using our service which could be more or less than those quoted above. If our fees are different to those outlined above this will be documented in writing in your Suitability Letter which will be provided to you prior to us undertaking the transaction for you and before the commencement of your 'cooling off' period.

**(iv) Regular Contributions**

For any contributions/premiums that you wish to make on a monthly or annual basis we charge our standard 3% fee of the amount invested plus an establishment fee equivalent to 25% of the first annual contribution, subject to a minimum fee of £500.

**(v) Wealth Management Service**

When we arrange Pensions and Investments, unless you instruct us otherwise we keep these under review and provide valuation updates on a twice yearly basis. If you wish us to provide you with this service our ongoing charge is calculated as a percentage of the value of the investments you hold with us and deducted from your investment on an annual basis. The charge will be stated in the Suitability Letter we provide you with prior to implementation and details of this service documented in our **Wealth Management Service Agreement** which will be supplied to you separately. Our typical annual charges are:

- 1% if your investment Portfolio is valued at less than £250,000
- 0.75% if you investment Portfolio is valued between £250,000 - £1m
- 0.50% if your investment Portfolio is valued at more than £1m+

For example, for an investment valued at £50,000 we would charge an annual fee of £500.

For example, for an investment valued at £150,000 we would charge an annual fee of £1,125.

**Payment of our Fees**

The precise charges relating to any recommendations we make will be confirmed in your Suitability Letter or relevant product disclosure information prior to any implementation. If you would prefer a separate invoice please ask. Payments can be made for our services either by cheque, or if preferred and appropriate, by deduction from your investment at outset.

In respect of any policy/investment we have arranged for you, should you subsequently change your arrangements and in consequence we are obliged to refund any or all of the commission/fee that has been paid to us, we reserve the right to charge you a fee representing the amount we have to repay. We will not charge any such fee if you exercise your right to cancel in accordance with any cancellation notice sent to you by the product provider.

**B. Paying by commission (through product charges)**

We do not offer this payment option, other advisers may do so.

**C. Paying by a combination of fees and commission (through product charges)**

We do not offer this payment option, other advisers may do so.

**Insurance**

- A fee.
- No fee for advising on and arranging term assurance, critical illness, medical or permanent health insurance.

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?**

Estate Matters Financial Limited, The Axis Building, Maingate, Kingsway, Team Valley, Gateshead NE11 0NQ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 472900.

**Pension Matters is a trading style of Estate Matters Financial Limited**

Our permitted business is advising on and arranging investments and insurance.

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: The Axis Building, Maingate, Kingsway, Team Valley, Gateshead NE11 0NQ

... by telephone: (0191) 404 6806.

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)?**

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 up to a maximum limit of £50,000.

**Insurance**

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

**Mortgages**

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

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