



True Advice Financial Services
24 Morton Road
East Grinstead
West Sussex
RH19 4AG
Telephone: 01342 324171

About Our Services – Equity Release

1. Mission Statement

We believe that every single person living in the United Kingdom should have access to meaningful, trusted and affordable financial advice.

Our goal is to train and educate our clients to increase their financial intelligence. To enable this, we offer the widest range of products and services from the whole of the market, giving our clients sound advice after assessing their needs.

2. About Our Firm & Principal

[True advice financial services](#) is an Appointed Representative of New Leaf Distribution Ltd. which is authorised and regulated by the Financial Conduct Authority, Firm Registration number is 460421.

Our Principal firm is New Leaf Distribution Ltd. They supervise and they are responsible for the advice our firm provides. New Leaf Distribution adhere to the 11 principles for business as set out by our regulator the Financial Conduct Authority. The regulator expects that we act with integrity; operate with due skill, care and diligence and build trust with our clients by putting their interests first.

You can find information relating to our firm and our Principal on the Financial Services register, accessible online via www.fca.org.uk

For regulated purposes you will be treated as a vulnerable client which offers you the highest level of protection under the regulatory rules. We will also take extra care to explain to you the impact of any Equity Release Scheme that you might take out. If you are not categorised as a vulnerable client, we will make you aware.

Our Principal also provides a high level of ongoing training to we maintain our skills and knowledge. Training is accredited by the National Skills Academy for Financial Services and the London Institute of Banking & Finance.

3. Membership of the Equity Release Council

Our Principal New Leaf Distribution are members of the Equity Release Council. As a member firm we uphold the following principles:

Ensure that all our actions promote public confidence in equity release as a potential retirement solution.

- Act at all times in utmost good faith
- Communicate high expectations for equity release outcomes in all their dealings.
- Ensure conflicts of interest are managed fairly and reduced to the lowest practical level.
- Exercise due skill, care and diligence in all that they do and uphold the standards set out by their professional bodies at all times.
- Always act with the best interests of their clients being paramount, treating customers fairly in all their actions.

4. Our Services

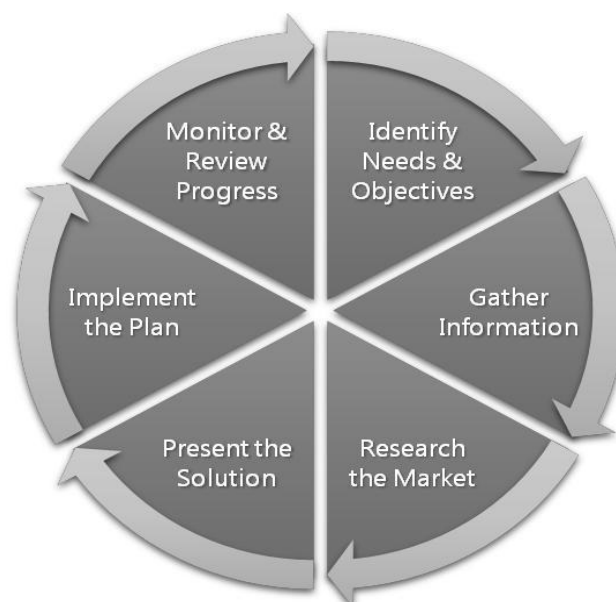
We are able to advise on the following areas of financial planning based on your current needs and objectives:

- o **Equity Release** e.g. a lifetime mortgage or home reversion plan
- o **General Insurance** e.g. building & contents or private medical insurance.

Our recommendations are based on a personal, comprehensive and fair analysis of the market.

We also offer services for investments and pensions. Plus regular mortgages and pure protection products. If any of these services are of interest to you, we can provide you with a separate agreement if this is applicable to you.

Our approach when providing advice to you:



5. Fees for our Services

Equity Release including Lifetime Mortgage & Home Reversion Products

For Equity Release a fee up to **£1995**, broken down as follows:

○ In respect of undertaking research on your behalf and providing you with a recommendation.	£	On Commitment
○ Acting on your behalf and processing our mortgage recommendation into an application.	£	On application
○ In respect of acting on your behalf and processing your mortgage application through to Offer	£	On offer

The above amounts exclude VAT. Where VAT is payable on these amounts a VAT invoice will be provided.

You will receive an illustration with all fees, including any lender procurement fees, being charged. This will not be offset against any advisor fees charged.

Refund of fees – Fees are non-refundable.

Personal, General Insurance & Business Protection

There is no up-front fee for assessing your personal and/or business needs. If we arrange a policy on your behalf, we will receive commission from the insurance company selected. This will be disclosed to you on a document known as an illustration.

If commission is paid from a recommended product and is cancelled, after the cancellation period, and this results in commission having to be repaid then we reserve the right to charge a fixed fee of £300+vat or the actual commission clawback amount (if lower than this sum).

6. What to do if you have a complaint

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

In writing to: New Leaf Distribution Ltd, Complaints Department, Princess Caroline House, 1 High Street, Southend on Sea, Essex, SS1 1JE.

Or by phone on 01702 431130 or by email at complaints@newleafgroup.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service: by email at complaint.info@financial-ombudsman.org.uk
Or by phone on 0800 023 4567 or 0300 123 9 123.

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.

Further information about compensation scheme arrangements is available from the FSCS or on request from your advisor.

8. Your Privacy Matters

Information on how we process your data, your data rights and our approach to marketing can be viewed online: <http://www.newleafdistribution.co.uk/privacy.asp>

A brochure version of our privacy notice is also available and can be sent to you electronically or printed by request.

Consent to Gather Special Category Data

It might be necessary for us to collect more sensitive information (such as health or lifestyle information) which is called special category data. This is to allow us to provide our financial advice service to you. This is where we need to gather your consent to the collection and processing of this data. You can withdraw your consent at any time to us processing this data, however, this may mean that we can no longer provide you with advice and recommendations you require. Please give consent by ticking below:

1st Client 2nd Client

Electronic Marketing

We may want to send you relevant marketing electronically from time to time. If you do not wish to receive electronic mail marketing then please tick the box below to opt out.

I/we do not wish to receive electronic mail marketing of other relevant products or services

You can update your marketing preferences at any time by contacting your adviser.

9. Client Agreement

You agree to pay any fees as set out under section "5. Fees for our Services" as they become due.

You agree to True Advice Financial Services obtaining verification of your identity in line with the requirements of the Proceeds of Crime Act 2002 and the Money Laundering Regulations 2007 and revised 2011. You agree to provide verification of your identity before True Advice Financial Services are able to complete any transactions. You agree that True Advice Financial Services reserve the right to seek independent verification of our identity from a third party and on an ongoing basis if necessary.

This agreement can be terminated at any time by you, your Adviser or a Director of our Principal firm. Please note, if the agreement is terminated, you agree to pay any outstanding advisory fees due for services completed.

1st Client Name	Signature	Date / /
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2nd Client Name	Signature	Date / /
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