

keyfacts®

about our services and costs



White House Independent
Financial Services Ltd

Quay House,
2 Admirals Way,
London E14 9XG.

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?

- 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.
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3. Which service will we provide you with?

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

You will pay for our services on the basis of fee, commission or a combination of fee and commission, depending upon the work we do for you.

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.

Paying by fee

Our minimum fees are £50 for minor or administrative work such as writing a letter on your behalf or certifying your documents. For more extensive work, our minimum fee is £250. We may also agree a fee based upon a percentage of funds normally 3% or 4%.

Paying by commission (through product charges)

Where applicable you may pay us via either commission or adviser agreed fee taken as an establishment charge. In this instance we will fully discuss the implications and costs involved, which will be then shown on an illustration from the provider.

Paying by a combination of fee and commission (through product charges)

You may also pay us via a combination of both methods as shown above. In all instances we assure you of our independence and non-bias from the provider who may pay us a higher commission and where possible equalise out the levels taken to ensure non-bias.

Other benefits we may receive

In the unlikely event that we may receive a non-monetary benefit from a provider, we will disclose this as appropriate.

Who regulates us?

White House Independent Financial Services Ltd, Quay House, 2 Admirals Way, London E14 9XG is authorised and regulated by the Financial Services Authority.

Our FSA Register number is 440654.

Our permitted business is Life Insurance, Pensions, Investments and Non-Investment Insurance

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.

What to do if you have a complaint

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

In writing: Write to White House Independent Financial Services Ltd,
Quay House, 2 Admirals Way, London E14 9XG.

By phone: Telephone 020 7868 1520.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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.

Most types of investment are covered for 100% of £50,000 Further information about compensation scheme arrangements is available from the FSCS.

