



about our services and costs

Pulse Independent
Insurance & Financial Advisers

147 Connaught Avenue, Frinton on Sea, Essex
CO13 9RA

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?

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 term insurance, critical illness, income protection, private medical insurance and accident, sickness & unemployment insurance.
- We only offer products from a limited number of insurers
- We only offer our own products for Locum Insurance, underwritten by ACE European Group.

Mortgages

- We offer mortgages from the whole market.
 - We only offer mortgages from a limited number of lenders/companies.
 - We only offer a limited range of the mortgages from a single lender.
-

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 insurance, critical illness, income protection, private medical insurance and accident, sickness & unemployment insurance.

- You will not receive advice or a recommendation from us term insurance, critical illness, income protection, private medical insurance and accident, sickness & unemployment 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.

Mortgages

- 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?

Investment

We will tell you how we get paid and the amount before we carry out any business for you.

Insurance

- A fee.
- No fee for term insurance, critical illness, income protection, private medical insurance, accident, sickness & unemployment insurance or Locum Insurance.

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

Mortgages

- No fee. We will be paid by commission from the lender.
- A fee.

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

5. Who regulates us?

Pulse Independent Insurance & Financial Advisers is a trading name of R.J. Hurst & Partners Ltd, of 131/133 New London Road, Chelmsford Essex CM2 0QZ, which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 116306.

Our permitted business is advising on and arranging life assurance, pensions, investments, mortgages and general insurance business.

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 Pulse Independent I.F.A., 147 Connaught Avenue, Frinton on Sea, Essex CO13 9RA.

...by phone: Telephone 0844 477 4860.

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 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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