



about our services

Pulse Independent I.F.A.

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. It requires us to give you this document. Use this information to decide if our services are right for you.

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, in-depth tax investigation insurance underwritten by Abbey Protection Group and out of hours insurance underwritten by AIG.

Mortgages and home reversion schemes

- We offer products from the whole market.
 - We only offer mortgages from a limited number of lenders.
 - We only offer the products from a single company.
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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 insurance, critical illness, income protection, private medical insurance and accident, sickness & unemployment insurance.
- You will not receive advice or a recommendation from us for 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 and home reversion schemes

- 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

- Before we provide you with advice, we will give you our keyfacts guide 'about the cost of our services'.
- 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 either the advisory service or for the non-advisory service

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

Mortgages and home reversion schemes

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

You will receive a key facts illustration when considering a particular mortgage, or further information about a particular home reversion scheme, which will tell you about any fees relating to it.

5. Who regulates us?

Pulse Independent I.F.A. is a trading name of R.J. Hurst and Partners Ltd., of 131/133 New London Road, Chelmsford, 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.

Home reversion schemes are not regulated by the FSA.

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. The Financial Ombudsman Service does not consider complaints about home reversion schemes.

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 and home reversion schemes

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. Home reversion schemes are not covered by the Financial Services Compensation Scheme.

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

Message from the Financial Services Authority

Think carefully about this information before deciding whether you want to go ahead.

If you are at all unsure about which lifetime mortgage or home reversion scheme is right for you, you should ask your adviser to make a recommendation.

Please remember that home reversion schemes are not regulated by the FSA.