



about our services and costs



The Annuity Centre,
Minerva House,
Lower Bristol Road
Bath BA2 9ER

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

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

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

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

Information about other costs and associated charges

There may be other costs, including taxes, that are payable through other parties (such as the product provider) that we may not be party to. Such charges are normally disclosed in relevant third party documentation, for example a Key Features Document

5. Who regulates us?

The Annuity Centre is a trading style of Chartwell Private Client Limited, Minerva House, Lower Bristol Road, Bath BA2 9ER, is authorised and regulated by the Financial Services Authority. Our FSA Register number is 434964.

Our permitted business is advising and arranging deals in life and pension policies, unit trusts, investment trusts, Individual savings accounts (ISA's), pensions (including opt outs) annuities and other regulated schemes and investments.

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 Chartwell Private Client Limited, Minerva House, Lower Bristol Road, Bath BA2 9ER

...**by phone**: Telephone 01225 448732.

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.

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.

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