

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.
Ask us for a list of the companies and products we offer.

We only offer products from a single group of companies.

Insurance

We offer products from a range of insurers for Life Insurance, Critical Illness Cover, Income Protection and Private Medical Insurance.

We only offer products from a limited number of insurers for life assurance, critical illness cover, income protection and private medical insurance. Ask us for a list of the insurers we offer products from.

We only offer products from a single insurer.

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 recommendations for you after we have assessed your needs for Life Insurance, Critical Illness Cover, Income Protection and Private Medical Insurance.

You will not receive advice or recommendations 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 this service?

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

No fee.

A fee. If we ever agreed this option a specific example of cost would be provided. You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

5.Who regulates us?

Boswell Financial Services Limited, Carrow Hill, Norwich, NR1 2AH is authorised and regulated by the Financial Services Authority. Our FSA registration number is 192796. Our permitted business is advising on and arranging designated investments and non-investment insurance contracts. You can check this by visiting the FSA's website www.fsa.gov.uk/register/ <<http://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 The Compliance Officer, Boswell Financial Services Limited, Carrow Hill, Norwich, NR1 2AH
- by phone 01603 626155

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 any limit.

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

ABOUT THE COST OF OUR SERVICES

1. The Financial Services Authority (FSA) The FSA is the independent regulator of financial services. It requires us to give you this document when advising on some savings and investments. You may use this information to compare value for money, to shop around and to decide which firm to use.

2. Our services

We provide financial advice for a wide range of individuals and corporate clients. We deal with all types of advice from one-off advice cases to the most complex of financial situations. In addition, we work with other professionals to deliver a comprehensive service.

We offer an initial discussion (without charge) when we will describe our services more fully and explain the payment options. If you decide to go ahead, we will gather and analyse personal information about you, your finances, your needs and objectives then recommend and discuss any action we think you should take and, with your agreement, arrange relevant investments for you.

3. What are your payment options?

Not all firms charge for advice in the same way. We will discuss your payment options with you and answer any questions you have. We will not charge you anything until you have agreed how we are to be paid. We have ticked the payment options we offer.

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