

keyfacts[®]

about our services and costs (Pensions & Investments)



Apollo Pension & Investment Advisers
Chartered Financial Planners

Apollo Pension & Investment Advisers
Chartered Financial Planners
Christchurch House, Beaufort Court
Sir Thomas Longley Road
Rochester ME2 4FX
Telephone: 01634 327300.
Email: enquiries@apolloifa.co.uk

1. Who are we and what do we do?

Apollo Pension & Investment Advisers are Chartered Independent Financial Advisers who are authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent regulator of financial services in the United Kingdom. Apollo Pension & Investment Advisers is entered on the Financial Services Register (www.fca.org.uk/register) under reference 470611.

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA 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. What can we do for you?

Our mainstream service is to act on your behalf for the purpose of arranging and advising on the following:

- Investments & Pensions, for example an ISA or Personal Pension Plan;
- Personal & Family Protection, for example a Life Assurance or Critical Illness Plan;
- Mortgages, including Buy-to Let;
- Releasing equity from your home (Equity Release);
- General Insurance, for example Buildings, Contents or Private Medical.

For all the services described above we will complete a detailed fact find so we can understand your circumstances, specific needs and objectives to determine if these services are suitable for you. We will then undertake research in order to provide a personal recommendation(s) and related information relevant to your individual circumstances. If, after due consideration you would like to accept any or all of our recommendation(s), we will then implement them and arrange any products and/or related services on your behalf.

Once your financial plans are in place it is important to keep them under review. Subject to the type of services you require from us, we can continue to act on your behalf through one of our service packages. Alternatively, for those who prefer a more transactional or ad-hoc 'pay as you go' service, we are also happy to provide our services as and when you need them. Ultimately, whichever type or level of service you require from us we will act in your best interests at all times.

Further details about these and other related services we provide are contained in the pages below. This also confirms the typical cost and how you can pay us for them.

IMPORTANT INFORMATION

Before you consider our services in more detail we would like to draw your attention to the following important information:

When we have discussed and agreed with you the services that we are to provide we will confirm this to you in a Client Agreement. This will describe the scope and specific services to be provided, including any on-going services, the cost and how it can be paid for. It will also confirm how we use and store personal information that we collect from you in the course of providing our services. A copy of our standard Client Agreement is available on request.

From time to time it may be necessary for us to collect personal information from you, prior to concluding a written Client Agreement, to assess whether we are able to meet your needs. In this event we will clearly identify the data to be collected and will use it only for the purpose of assessing our ability to provide services to you.

Under the terms of Financial Conduct Authority (FCA) regulations we will classify you as a retail client for investment and pensions business. As a retail client you have the right to request re-classification as an elective professional client. This may be generally or in respect of a particular service, type of transaction or product, and is subject to the following:

- All requests for re-classification must be made in writing;
- We will consider such requests on a case by case basis against the criteria set out in FCA rules.
- We will confirm the scope of any re-categorisation along with the consumer protections you will lose as a result.
- You must keep us informed of any change to your circumstances that could affect your classification

We will not advise you if you are experiencing difficulties managing debts. Free help and advice about managing your debts is available by contacting the Money Advice Service via its website; www.moneyadviceservice.org.uk

INFORMATION ABOUT OUR MORTGAGE SERVICES

Whose Mortgage products do we offer?

- We offer a comprehensive range of first charge residential and buy to let mortgages from across the market.
- We do not offer second charge mortgages such as secured loans.

For those seeking to increase their existing borrowing, alternative finance options may be available and more appropriate for your needs. For example, a further advance from your existing lender or an unsecured loan (e.g. a personal loan).

How much will you have to pay for our mortgage services?

- We will be paid commission from the lender.
- In certain circumstances we reserve the right to charge a fee for more complex mortgages such as credit impaired mortgages. We may also charge a fee for advice and services for further advances and product transfers if your chosen lender does not pay us a commission and it is deemed suitable advice for you to remain with your existing lender.

The amount of commission we receive varies from lender to lender. Information about the range of commissions available to us from the mortgage products we recommend is available on request.

You will receive a personalised illustration when considering a particular mortgage. This will highlight the key facts about the mortgage product, including any fees relating to it and the amount of any commission due to us from the mortgage lender.

Any fees charged (if applicable) will be agreed at outset with you prior to us submitting any proposal to a lender.

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- No refund.

INFORMATION ABOUT OUT INSURANCE SERVICES

Personal & Family Protection

- We are insurance intermediaries who offer products from a range of insurers based on a fair and personal analysis of the market for, Life Assurance, Critical Illness Cover, and Income Protection Insurance

General Insurance

- We are insurance intermediaries who only offer products from Paymentsshield & Legal & General for Accident Sickness & Unemployment Cover and Buildings & Contents products and services.

How much will you have to pay for our Insurance services?

- We will be paid commission from the lender.

We do not charge a fee for advice and arranging an insurance product. We will receive commission from the insurer and this is reflected in the premium amount you pay to them. The amount of commission we receive will vary depending on the type of contract, term of the cover and the premium amount.

We will tell you how much commission we expect to receive before we transact business for you. You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy we arrange for you.

INFORMATION ABOUT OUT OUR EQUITY RELEASE SERVICES

What Equity Release products do we offer?

Equity release products are either lifetime mortgages or home reversion plans.

- We only offer Lifetime Mortgages but not Home Reversion Plans
- We are not limited in the range of Lifetime Mortgages we will consider for you.

How much will you have to pay for our Equity Release services?

- A fee of £750 will be payable on completion of the life time mortgage and in addition to this we will be paid commission from the lender.

The amount of commission we receive varies from lender to lender. Information about the range of commissions available to us from the mortgage products we recommend is available on request.

You will receive a personalised illustration when considering a particular mortgage. This will highlight the key facts about the mortgage product, including any fees relating to it and the amount of any commission due to us from the mortgage lender.

Any fees charged (if applicable) will be agreed at outset with you prior to us submitting any proposal to a lender.

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- No refund.

What to do if you have a complaint?

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

...in writing	Chris Barker, Apollo Pension & Investment Advisers, Christchurch House, Beaufort Court, Sir Thomas Longley Rd, Rochester, Kent ME2 4FX
...by phone	01634 327300
...by email	chris.barker@apolloifa.co.uk

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)?

Yes, we are covered by the FSCS. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This will depend on the type of business and the circumstances of the claim. The FSCS only pays compensation for financial loss and the limits are per person per firm, and per claim category, as listed below:

Investments

Arranging and advising on most types of investment (e.g. an ISA) is covered up to a maximum limit of £50,000 per person per firm.

Long Term Insurance Contracts

Arranging and advising on long term insurance contracts (e.g. a life insurance policy, personal pension or annuity) is covered for 100% of the claim without upper limit.

General Insurance Contracts

Arranging and advising on compulsory classes of insurance (e.g. employers liability), professional indemnity insurance, and general insurance contracts that pay out on death or incapacity due to injury, sickness, or infirmity (e.g. an accident & sickness policy) is covered for 100% of the claim without upper limit.

Arranging and advising on other types of general insurance contracts (e.g. Building and Contents) is covered for 90% of the claim without upper limit.

Mortgages & Equity Release Products

Arranging and advising on mortgages and equity release products is covered up to a maximum limit of £50,000 per person per firm.

Further information about the FSCS is available from their website: www.fscs.org.uk