about our services and costs

Keyline Financial Solutions Ltd
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1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is 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

☑ Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.

☐ Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies.

☐ No advice - 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.

Insurance

☑ We offer products from a range of insurers for non-investment insurance contracts covering pure protection such as term assurance, income protection and critical illness cover.

☐ We only offer products from a limited number of insurers for non-investment insurance contracts.

Ask us for a list of the insurers we offer insurance from.

☐ We can offer products from a single insurer for non-investment insurance contracts.

We only offer our own products for non-investment insurance contracts.

3. Which service will we provide you with?

Investment

☑ Independent advice – offer an Independent advice service. We will recommend investments based on a comprehensive and fair analysis of the market. We will place no restrictions on the Investment Markets we will consider before providing investment recommendations, unless you instruct us otherwise. We will however only make a recommendation when we know it is suitable for you.

☐ Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies.

☐ No advice - 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.

Insurance

☑ **Non-investment protection contracts -** we offer non-investment protection products e.g. term assurance, income protection and critical illness from a range of insurers**.**

☐ You will not receive advice or a recommendation from us for non-investment insurance contracts. 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?

We charge for our services on an agreed fee basis. For arranging and setting up investments, the charge is based on a percentage of the amount you invest. We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid.

The cost of our service proposition
We provide you with an initial consultation of up to an hour free of charge. This helps us to understand your financial objectives and will confirm how we can support you in working towards these. We will also discuss the cost, and levels of our services both initially and throughout our relationship with you.

Financial Review, Develop a plan and Recommendation
This can be a continuation from the initial discussion, where agreed, or a further appointment. This process covers the:

- understanding your situation by gathering information about your existing financial arrangements and full personal circumstances;
- understanding of your investment knowledge and attitude and tolerance towards investment risk and capacity for loss;
- recommendation of an asset allocation model that matches your investment risk profile and the subsequent assessment and suitability of any existing investments;
- analysis and design of your investment strategy
- presentation of our recommendation;

Our charge for this service is a fixed fee of £750, payable on receipt of our recommendations to you. This fee will be waived in full should you decide to implement any of our recommendations.

Arranging and Setting up your Investment – Lump Sum Investments or Transfers
Should you instruct us to proceed with any of our recommendations we will act for you in the following ways:

- Facilitate and deal with all fund and policy administration on your behalf;
- Communicate regularly keeping you informed of progress;
- Provide you with all documentation in line with your expectations;
- Provide you with confirmation of the actions taken on your behalf.

Our charge for this service is based on a percentage of the amount you invest and/or transfer and is subject to a minimum of £750 and a maximum of £5,000.

- Up to £100,000 – 3%. This means a charge of between £750 and £3,000.
- £100,001 to £250,000 – 2%. This means a charge of between £2,000 and £5,000.
- £250,001 and above – 1%. This means a charge of between £2,500 and £5,000.

Your Payment Options
This payment can either be taken from your investment upon receipt by the provider or paid directly by you. Where we receive such a payment, we will waive our fee of £750 described earlier under the heading "financial review, develop a plan and recommendation".

Example 1; if we arrange an investment on your behalf for £10,000 our implementation fee would be our minimum fee of £750.

Example 2; if we arrange investments on your behalf totalling £100,000 our implementation fee would be £3,000.

Arranging and Setting up your Investment– Regular Premium Investments
Our charge for setting up a regular premium investment plan is £750.

Your Payment Options - Settling your adviser charge in a single payment
This payment can either be taken from your investment upon receipt of your first regular premium by the provider (if sufficient to cover the fee) or paid directly by you. Where we receive such a payment this will replace our 'financial review, develop a plan and recommendation' fee.

Ongoing Service and Reviews
We will discuss our on-going service proposition during our initial consultation. These services include, but are not limited to, providing you with:

- structured reviews;
- an assessment of your circumstances and any changes to your plans that are needed;
- regular updates and information regarding your investments;
- ongoing support with correspondence and administration, for example we will advise your product provider if you change address.

Details of our services are contained in our service proposition document. We will agree separately the level of on-going services at the time of, or prior to, making our recommendation(s) to you. Typically, our costs are 0.75% per annum and are based on the value of your investment(s) at each 12-month anniversary and are paid pro-rata in arrears. Therefore, if the value of your investment(s) totalled £100,000 our yearly fees would be £750. The amount you pay will fluctuate with the value of your investment; if your investment increases in value the amount you pay us will also increase and if your investment falls in value the amount you pay us will reduce. Any change to the level of services throughout this agreement will result in a pro-rata charge being applied.

Your Payment Options
The charges listed above can be deducted from your investments or paid directly by you. You should note that when paid through the investments it may reduce your personal tax thresholds and/or exemption levels. Where this happens, we will discuss it with you and confirm it in your suitability report.

If you wish to pay directly you can spread the payment over a 12-month period. We can arrange for a standing order to be set up on a monthly basis at 1/12 of the fee agreed.

Should you decide to cancel our agreement to provide on-going services you must provide written confirmation of your decision and we will cease your payments for these services within 7 business days and after collection of any due proportionate charges.

Other benefits we may receive
We advise on a range of products from a variety of firms; we may receive certain non-monetary benefits from these firms, which are used to enhance the quality of service we provide to you. Benefits we may receive include access to technical services, information technology support or the supply of product literature.

Our Protection Services and Costs
Similar to our investment services above, we will provide you with a personal and financial review prior to making our recommendation(s) to you. Should you accept our recommendation(s) we will arrange the implementation of this/these for you. The reasons for our recommendations will also be provided to you in a written report.

We do not charge a fee for our Protection services as we will normally receive commission from the product provider. You will not be subject to VAT for this service.

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

5. Who regulates us?

Keyline Financial Solutions Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 571405.

Our permitted business is advising on and arranging investments and Non-investment protection contracts.

You can check this on the FCA's Register by visiting the FCA's website https://register.fca.org.uk/ or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please write to Keyline Financial Solutions Ltd, Landmark House, Station Road, Cheadle Hulme, Cheshire, SK8 7BS or telephone 0161 486 5058. A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

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 up to a maximum limit of £85,000, whereas non-compulsory insurance business is covered for 90% of the claim, without any upper limit. 100% of compulsory insurance is covered. Long-term insurance is 100% protected with no upper limit.