

keyfacts

about our services

Jackson Financial Services

A trading style of Jackson (Life and Pension) Ltd
Suite 5 Camelot Court, Alverton Street,
Penzance, Cornwall, TR18 2QN



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 can only offer products from a limited number of companies.
Ask us for a list of the companies and products we offer.
- We can only offer products from a single group of companies.
or
 We only offer our own products.
Ask us for a list of the companies and products we offer.

Insurance

- We offer products from a range of insurers for non-investment protection contracts.
- We only offer products from a limited number of insurers for non-investment protection contracts.
Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer for non-investment protection contracts.
We only offer our own products for non-investment protection contracts.
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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 non-investment protection contracts.
- You will not receive advice or a recommendation from us for non-investment protection 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?

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 of £ [redacted] for advice or other service relating to non-investment protection contracts.
- No fee for advice or other service relating to non-investment protection contracts.

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

5. Who regulates us?

Jacksons Financial Services is a trading style of Jackson (Life and Pension) Ltd, which is authorised and regulated by the Financial Services Authority.

Our FSA Register number is 121712.

Our permitted business is Advising on Pension Transfers and Pension Opt Outs, Advising on Investments, Agreeing to carry on a regulated activity, Making arrangements with a view to transactions in investments, and Assisting in the administration and performance of a contract of insurance.

You can check this on the FSA's Register by visiting the FSA's website at: 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 the Compliance Officer, Jacksons Financial Services, Suite 5 Alverton Street, Penzance, Cornwall, TR18 2QN.

By phone: Telephone 01736 360 717.

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 limit.

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

TERMS OF BUSINESS

The provisions of these Terms of Business will take effect immediately that they are provided to you and will continue in force until they are cancelled by you or us, or they are replaced by updated Terms of Business.

Customer Classification

We propose to classify you as a Private Customer.

Investment Objectives and Restrictions

Your investment objectives will be set out and summarised within a personalised suitability letter, which will be issued to you as a result of your personal consultation with us to document and explain the recommendations we have made. This will be based on your stated investment objectives, acceptable level of risk and any restrictions you wish to place on the type of investments or policies you are willing to consider. Unless confirmed in writing to the contrary, we will assume that you do not wish to place any restrictions on the advice we give you.

Communicating with You

We will be glad to advise you at any time but, unless specifically requested to do so, we will not carry out a review of any of the investments that you have already taken out or that we have arranged on your behalf. However, at our discretion and unless we hear from you to the contrary we may telephone you from time to time between the hours of 9am to 9pm without your further prior consent to such contact.

Unsolicited Real Time Financial Promotions

As an established customer, we may on occasion need to contact you, either by telephone, letter or email, as part of our business relationship within any 12-month period.

Conflicts of Interest

We offer financial advice, but occasions can arise where we, or one of our other clients, will have some form of interest in the business that we are transacting for you. If this happens, or we become aware that our interests conflict with your interests, we will inform you in writing and ask for your consent before we carry out your instructions.

Risk Factors

We will notify you separately of any specific risk factors that apply to the service we provide for you. You should be aware that past performance of investments is no indicator of future performance.

Instructions

We require our clients to give us instructions in writing. We will accept oral instructions at our discretion, which must be confirmed in writing. We can refuse your instructions at our discretion.

Right To Withdraw

You will be advised at the point of sale where a right to withdraw applies and the relevant circumstances.

ID Verification

Where we are required to verify your identity in accordance with the FSA rules, no investment will be made until such verification has been obtained. If the required verification is not forthcoming within a reasonable period we will not arrange any investment for you. We will not be liable for any delay.

Documentation

All investments will be registered in your name unless otherwise agreed in writing. Unless you instruct us in writing to the contrary, we will forward to you all contract notes and documents showing ownership of your investments as soon as practicable after we receive them. Where a number of contract notes and documents of title are involved we will await arrival of all of them before sending them to you, which will be no later than 28 days after receipt of the first contract note. Where a policy for a pure protection or private medical insurance contract is received, this will be checked immediately and forwarded to you as soon as practicably possible.

Your Money

We are not authorised to handle client money. We never accept a cheque made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash.

Personal Information

Personal information provided may be maintained on computer records and will not be disclosed to other parties except other businesses within the same group, our auditors, and any organisation requiring access to such information for regulatory purposes only, or any person having a legal entitlement to access.

Where investment business services are provided to the firm by third parties, circumstances may arise which warrant the disclosure of more than just your basic contact details. On these occasions, such as processing business, and obtaining compliance and regulatory advice you agree that personal information held by the firm may be disclosed on a confidential basis, and in accordance with the Data Protection Act 1998, to such third parties. You agree that this information may be transferred electronically, e.g. e-mail. You also agree that any such third party or we may contact you in future by any means of communication that we consider appropriate at the time.

All cheques, documents of title, etc, may be sent by post to your last known address and shall be sent at your own risk.

You or your appointed agent may inspect contract notes, vouchers and entries in our books, (whether kept manually or electronically) which relate solely to your investments. Where a copy is requested, we reserve the right to charge a nominal fee for the production of this copy. As we treat all our clients' records as confidential, we reserve the right to give you copies of your records if to do otherwise would be to allow access to files containing records about other clients. We keep records of all our business transactions for at least six years.

Future Changes

In accepting this Terms of Business, you agree that we may change the future content without receiving your prior consent to do so, but we will not conduct any investment business for you following any change unless we have given you at least 10 business days notice, unless it is impractical to do so.

Professional Indemnity

We maintain professional indemnity insurance to enable us to meet any liability that may arise in respect of our obligations to you for services performed on your behalf.

Termination of this Agreement

This Terms of Business may only be cancelled and our authority to act on your behalf may only be terminated in writing, at any time, without penalty, by either party and with immediate effect without prejudice to the completion of transactions initiated prior to receipt of such notice. Other than as stated in this paragraph, there are no cancellation rights that apply to this Terms of Business.

Law

English law will be the basis of this contract and the language in which this contract will be interpreted, and in which all communications will be conducted, will be English.

The Contracts (Rights of Third Parties) Act 1999 shall not apply to this Terms of Business.

Issued by: **Jacksons Financial Services – a trading style of: Jackson (Life and Pension) Ltd**

Name: Date of Issue:

Signature:

I/We, the below mentioned client, have read and understand the above Disclosure Documentation and Terms of Business, and sign my/our acceptance below. I/We understand that the terms will come into force upon our acceptance.

Client Signature 1: Date:

Print Name:

Client Signature 2: Date:

Print Name: