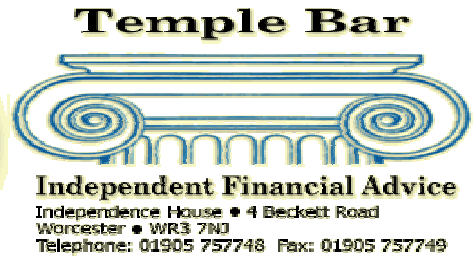
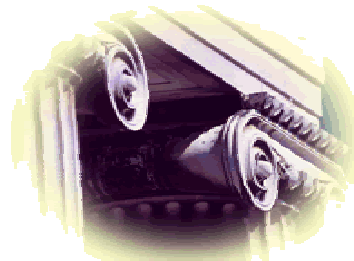


# keyfacts

## About our services

Temple Bar Independent  
Financial Advice Limited



Independence House, 4 Beckett Road, Worcester  
WR3 7NJ

Last Updated 11 October 2006

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### 1. The Financial Services Authority (FSA)

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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.

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### 2. Whose products do we offer?

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#### Investment

- 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.

#### Insurance

- We offer products from a range of insurers for Term, Critical Insurance, Permanent Health Insurance, Private Medical Insurance, Buildings & Contents Insurance and Accident, Sickness and Unemployment Insurance.
- We only offer products from a limited number of insurers
- We only offer products from a single insurer.
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### 3. Which service will we provide you with?

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#### 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 all types of Insurance products.
- 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.

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### 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

- No fee we will receive commission from the provider or subject to agreement
- A fee.

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

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### 5. Who regulates us?

Temple Bar Independent Financial Advice Limited is authorised and regulated by the Financial Services Authority. Temple Bar Independent Financial Advice Limited FSA register number is 401740.

Temple Bar Independent Financial Advice Limited's permitted business is advising are advising on and arranging savings and investments products, pensions, mortgages and non-investment Insurance contracts.

You can check this on the FSA's Register 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.

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### 6. What to do if you have a complaint

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

- ....in writing      Write to the Mr S Mansell, Temple Bar Independent Financial Advice Ltd, Independence House, 4 Beckett Road, Worcester WR3 7NJ.
- ....by phone      Telephone 01905 757748

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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### 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.

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## **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.

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