



about our services and costs

Axxis Financial Planning Ltd

Axxis House, 178a High Road, Byfleet, Surrey, KT14 7ED

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document has been 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. Whose products do we offer?

- We offer products from a range of product providers for Investment Bonds
- We only offer products from a limited number of product providers for Investment Bonds.
- We only offer products from a single Investment Bond product provider.

3. Which service will we provide you with?

- 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.
- Limited advice – We will advise and make a recommendation for you after we have assessed your needs, but we will only give advice on investment bonds and we will not offer advice on any other area of financial planning, such as pensions or mortgages.
- 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.

Advised services

We provide you with a Suitability Report free of charge. This report is based on a Suitability Questionnaire which you complete. The report and questionnaire help us to understand your financial objectives. This process covers the:

- gathering of information about your existing financial arrangements and full personal circumstances;
- understanding of your investment knowledge and attitude and tolerance towards investment risk;
- recommendation of an asset allocation model that matches your risk profile and the subsequent assessment and suitability of any existing holdings;
- preparation of our recommendations to you.

Should you instruct us to proceed with any of our recommendations we will act for you in the following ways:

- Handle all fund and policy administration on your behalf;
- Provide regular updates to keep you informed of progress;
- Ensure all your documents are issued in line with your expectations;
- Provide confirmation of all actions taken on your behalf in writing.

4. What will you have to pay us for our services?

Our charge for the above services are paid for through an adviser charge. This charge is based on a percentage of the amount invested. This will be 0.25% per annum of the value of your investment bond and is paid by the investment bond provider to Axxis. You do not have to pay any other fees to us.

As an example, if your investment bond is valued at £100,000, the adviser charge would be 0.25% per annum, or £250 per annum.

There will be no additional charge for any ongoing work, such as capital gains tax calculations or ongoing reviews which we can carry out on your behalf.

We will provide you with a quotation which will tell you about all the fees and charges deducted from your investment bond.

5. Who regulates us?

Axxis Financial Planning Ltd is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 226351.

Our permitted business is advising on and arranging Investments, Pensions, Insurance, Mortgages and Home Reversion Schemes.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register 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 contact us:

...in writing to the Compliance Officer, Axxis House, 178a High Road, Byfleet, Surrey, KT14 7ED.

...by phone 01483 825609

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.

From 1 January 2010, FSCS covers payment of 90% of the value of an insurance bond in liquidation.