



# about our services and costs



INDEPENDENT FINANCIAL ADVISERS

7 Woolgate Court 55-57 St Benedicts Street  
Norwich NR2 4AP

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## 1. The Financial Services Authority (FSA)

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The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA 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.

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## 2. Whose products do we offer?

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### Investment

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- 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.
- or
- We only offer our own products.

We will advise you on Life Assurance, Pensions and Investments and carry out any instructions you give us to effect such contracts. There are no restrictions relating to the advice we may give you concerning the types of investment or markets in which you may wish to invest.

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### Insurance

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- We offer products from a range of insurers for term assurance, critical illness, personal accident, private medical and other non-investment related health insurance contracts.
- We only offer products from a limited number of insurers .
- We only offer product from a single insurer.
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## 3. Which service will we provide you with?

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### Investment

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- 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
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## Insurance

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- We will advise and make a recommendation for you after we have assessed your needs for term assurance, critical illness, personal accident, private medical and other non-investment related health insurance contracts.
- You will not receive advice or a recommendation from us

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

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### Investment

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You will pay for our services on the basis of either, fees, commission or a combination of both fee and commission. 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.

**Paying by fee** - Whether you buy a product or not, on completion of our work, you will pay us a fee for our advice and services. If we also receive commission from the product provider when you buy a product, we will pass on the full value of that commission to you in one or more ways. For example, we could reduce our fee; or reduce your product charges; or increase your investment amount; or refund the commission to you. We will confirm the rate we will charge in writing before beginning work and we will tell you if you have to pay VAT. You may ask us for an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first.

Our typical charges are:

**Hourly Rate** -. Financial Adviser up to £250.00 per hour. Administration up to £150.00 per hour.

**Paying by commission (or product charges)**. If you buy a financial product, we will normally receive commission on the sale from the product provider. Although you pay nothing up front, that does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider's own costs and any commission. These charges reduce the amount left for investment. If you buy direct, the product charges could be the same as when buying through an adviser, or they could be higher or lower. We will tell you how much the commission will be before you complete an investment, but you may ask for this information earlier.

**Paying by a combination of fee and commission (through product charges)**. In some circumstances, we may charge you a combination of fee and commission. The fee will become payable on completion of our work and you may ask us for an estimate of how much in total we might charge. Where we charge a combination of fees and commission, our maximum rates are set out in the fee information section above. In addition to the above we may charge a fee on a different basis for a specific transaction or project but we will agree this with you in advance.

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## Insurance

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- A fee
- No fee for term assurance, critical illness, personal accident, private medical and other non-investment related insurance contracts.

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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?

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Wild & Co is the trading name of DK Wild & Co Ltd, a wholly owned subsidiary of the IFG Group Plc. DK Wild and Co Ltd is authorised and regulated by the Financial Services Authority. Our FSA Register number is 143396. Our permitted business is advising and arranging investments, pension transfers and insurance. 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**

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

**In writing:** Write to The Compliance Oversight Officer, IFG Financial Services, Trinity House, Anderson Road, Swavesey, Cambridge, CB24 4UQ. **By phone:** Telephone : 01954 233555. 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)?**

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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.

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