



# About our services

Peter Neal Pensions

4 Ravenswood Crescent  
West Wickham,  
Kent, BR4 0JJ

## 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?

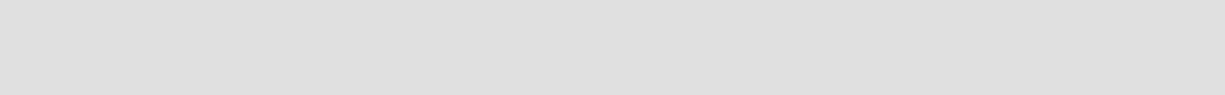
Insurance	
✓	We offer products from a range of insurers for Term Assurance, Critical Illness Cover, Permanent Health Insurance, Private Medical Insurance, contracts.
✓	We do not offer any other insurance or General Insurance products but may introduce the services of others to you with your permission.
Mortgages	
✓	We do not offer mortgages, may introduce the services of others to you with your permission.

## 3. Which service will we provide you with?

Insurance	
✓	We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Critical Illness Cover, Permanent Health Insurance, Private Medical Insurance, contracts.
✓	You will not receive advice or a recommendation from us for, Accident Sickness and Unemployment, Premium Protection, Building & Contents, Personal General and Commercial General Insurance contracts. We will only introduce you to Berkeley Alexander Ltd. You will then need to make your own choice about how to proceed.
Mortgages	
✓	We do not offer mortgages

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

Insurance	
✓	A fee if you choose to remunerate us in this way by mutual agreement in advance.
✓	No fee. We will be paid commission from the insurer. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.



## Mortgages

✓	No fee. We will receive commission from the lender/company, or other adviser.
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## 5. Who regulates us?

Peter Neal Pensions is an appointed representative of IN Partnership the trading name of The On-Line Partnership Limited, On-Line House, 50-56 North Street, Horsham, West Sussex, RH12 1RD which is authorised and regulated by the Financial Services Authority.

The On-Line Partnership Limited FSA Register number is 192638.

Our permitted business is to Advise on, arrange or bring about transactions in **Mortgages, Protection 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 020 7676 1000.

**Home Reversion schemes are not regulated by the FSA.**

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

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

- In writing: The Compliance Director, IN Partnership, On-Line House, 50-56 North Street, Horsham, West Sussex, RH12 1RD.
- By phone: Telephone 01403 214200

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. The Financial Ombudsman Service does not consider complaints about home reversion schemes.

## 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.

### 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.

or

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

### Mortgages and home reversion schemes

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000. Home reversion schemes are not covered by the Financial Services Compensation Scheme.

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

### Message from the Financial Services Authority

**Think carefully about this information before deciding whether you want to go ahead.**

**If you are at all unsure about which lifetime mortgage or home reversion scheme is right for you, you should ask your adviser to make a recommendation.**

**Please remember that home reversion schemes are not regulated by the FSA.**