



# about our services and costs

MN Associates (UK) Limited  
The Sheiling  
Castle Lane  
Garstang  
Preston  
PR3 1RB

---

## 1. The Financial Services Authority (FSA)

---

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.

---

## 2. Whose products do we offer?

---

### Insurance

- We offer products from a range of insurers for Buildings & Contents Insurance, Accident, Sickness and Unemployment Insurance, Life Insurance, Critical Illness Insurance and Payment Protection Insurance.
  - We can only offer products from a limited number of non-investment insurance contracts.
  - We only offer products from a single insurer
- 

### Equity Release Products

- We offer lifetime mortgages, home reversion plans and equity release products from the whole market.
  - We can only offer lifetime mortgages, home reversion plans and equity release products from a limited number of companies.
  - We can only offer a limited range of lifetime mortgages, home reversion plans and equity release products from a single company
  - We do not offer lifetime mortgages or home reversion plans.
- 

## 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 Buildings & Contents Insurance, Accident, Sickness and Unemployment Insurance, Life Insurance, Critical Illness Insurance and Payment Protection Insurance
  - 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
- 

### Equity Release Products

- We will advise and make a recommendation for you on lifetime mortgages, home reversion and equity release products 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 lifetime mortgages, home reversion and equity release 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?

---

##### Insurance

- A fee  
 No fee

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

##### Equity Release Products

- No fee. We will be paid a commission from the lender or buyer.  
 A fee of 2.5% of the mortgage amount payable on completion with a minimum of £1,995. For example on a mortgage of £100,000 the total fee would be £2,500. Any commission received from the provider will be reimbursed to you.  
 A fee of £495, is payable on completion. We may also receive a fee from the provider.

You will receive a key facts illustration when considering a particular lifetime mortgage home reversion plan or equity release product which will tell you about any fees relating to it.

##### Refund of fees

If we charge you a fee, and your equity release sale does not go ahead, you will receive:

- A full refund.  
 A Refund of £  
 No Refund.

---

#### 5. Who regulates us?

---

MN Associates (UK) Limited is an appointed representative of Ingard Financial Limited . Danehurst Court, 35-37 West Street, Rochford, Essex SS4 1BE which is authorised and regulated by the Financial Services Authority. Ingard Financial Limited's FSA Register number is 450731.

Our permitted business is advising and recommending on lifetime mortgages, home reversion plans and equity release products.

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.

---

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

---

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

...in writing: Write to Ingard Financial, Danehurst Court, 35-37 West Street, Rochford Essex SS4 1BE

...by phone: Telephone 0845 371 3433.

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.

##### 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.

##### Equity Release Products

Equity release 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.

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 equity release product is right for you, you should ask your adviser to make a recommendation.**