



about our services

LIGHTHOUSE SERVICES LIMITED

Version 006 01-01-2010

**201-203 Station Lane Hornchurch Essex
RM12 6LL**

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Investment

- We offer products from the whole market.
- We can only offer products from a limited number of companies.
Ask us for a list of the companies and products we offer.
- We can only offer products from a single group of companies .
Ask us for a list of the companies and products we offer.

Insurance

- We offer products from a range of insurers for life, health, building & contents, public & employers liability, business insurance, payment protection, travel, caravan and pet insurance.
- We only offer products from a limited number of insurers
Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer.

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
Ask us for a list of the lenders we offer mortgages from.
- We only offer mortgage from a single lender.

3. Which service will we provide you with?

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 life, health, building& contents, public &employers liability, business insurance, payment protection, travel, caravan and pet 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.

Mortgages

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.

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

A fee of £ 20 for any mid term amendments to buildings and contents, public & employers liability, business insurance, payment protection, travel, caravan and pet insurance.

No fee for all non investment insurance contracts. We will be paid commission from the relevant companies.

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

Mortgages

No fee. We will be paid by commission from the lender/company.

A fee of up to 1% of the mortgage amount in this case the fee is £ payable on completion (This is a concession as our fees are normally due on production of a valid mortgage offer) We will also be paid commission from the lender/company.

Where life cover is arranged by us, this fee may be waived, where this is the case, we will advise you of this. Where the fee is waived we will ask you to sign an agreement that should the life policy/policies be cancelled by you within the first three years, then we would be entitled to either reclaim from you the higher of 1% of the original mortgage or the reclaimed commission if higher.

You will receive a key facts illustration when considering a particular mortgage, which will tell

you about any fees relating to it.

Refund of fees

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

- A full refund if the lender/company rejects your application.
- A refund of £ if your application falls through.
- No refund if you decide not to proceed.

5. Who regulates us?

Lighthouse Services Limited 201-203 Station Lane Hornchurch Essex RM12 6LL is authorised and regulated by the Financial Services Authority. Our FSA number is 401188.

Our permitted business is advising and arranging investments, mortgages and general insurance.

You can check this on the FSA's Register by visiting the FSA's website 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 Lighthouse Services Limited 201-203 Station Lane Hornchurch Essex RM12 6LL

By phone: Telephone 01708 707017

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.

Investment

Most types of investment business are covered up to a maximum of £50,000.

Insurance

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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

Mortgages

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

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