



About our Services and Costs

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 investment providers.
- ☐ We only offer products from a limited number of investment providers.
- ☒ We only offer products from a single investment provider – Organic Investment Management.

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.
- ☒ Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on products from one company.
- ☐ 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.

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

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.

We provide you with an initial consultation free of charge. This helps us to understand your financial objectives and will confirm how we can support you in working towards these. We will also discuss the cost, and levels, of our services both initially and throughout our relationship with you.

We charge our services by way of a fee. These fees are based on a percentage of the amount you invest.

Financial Review and Recommendation

This can be a continuation from the initial discussion, where agreed. 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;
- arranging a second appointment to explain and discuss our recommendations in detail.

There is no fee for this service.

Policy Arrangement & Implementation – Transfers

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

- 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.

Our charges for this service are based on a percentage of the amount you invest (3%) but are subject to a minimum of £995.00.

Example 1; if we arrange an investment on your behalf totalling £100,000.00 our fee would be £3,000.00. As this exceeds the £995.00 minimum fee no further charge would be applied. The total initial fee payable would therefore be £3,000.00.

Example 2; if we arrange an investment on your behalf totalling £10,000.00 our fee would be £995.00. As a 3% fee would total £300.00 this would be increased by £695.00 to reach our minimum of £995.00.

Ongoing Reviews and Changes to Existing Investments

There will be an additional charge for any ongoing work, such as periodic or ongoing reviews, we carry out on your behalf. We will confirm the rate, frequency and length of this ongoing service before beginning any ongoing service.

Details of the level of service are contained in our Letter of Recommendation. Our cost for the ongoing review service is 0.0625% (+VAT) of the value of your fund at the end of each month. This equates to the monthly fee of £0.63p (+VAT) per £1000 of the fund value (£7.50 +VAT annually). The amount you pay will fluctuate with the value of your investment; if your investment increases in value the amount you pay us will also increase and if your investment falls in value the amount you pay us will reduce.

The charges listed above can be deducted from your investments or paid directly by you. You should note that when paid through the investments it may reduce your personal tax thresholds and/or exemption levels.

Your Payment Options

The charges can either be taken from your investment upon receipt by the policy provider or paid directly by you.

Settling your adviser charge in a single payment

You will only pay us an adviser charge for our advice and recommendation if you choose to implement our advice. The charge will become payable on completion of our work.

You will be required to settle the payment of your adviser charge on completion of our work within 7 days. We accept cheques or card payment. We do not accept payment by cash. You will be provided with a receipt upon payment

Paying for ongoing services

We offer an ongoing service to ensure that your personal recommendation is reviewed frequently and remains relevant to your changing circumstances. The charge can be paid in a lump sum on the review date.

5. Who regulates us?

Pensionology.UK Ltd is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 315328.

Our permitted business is advising on and arranging Investments, Pensions and Mortgages.

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 Write to: Pensionology, 1 Knutsford Business Park, Knutsford, Cheshire, WA16 8ZR.

....by phone 0800 6 101 101

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4 567.

You may also find it useful to use the Online Dispute Resolution platform (www.ec.europa.eu/consumers/odr) to help settle your dispute.

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.

Most types of investment business are covered up to a maximum limit of £50,000.00

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