keyfacts®

about our services and costs

THE GOODMAN PARTNERSHIP
INDEPENDENT FINANCIAL ADVISERS

7 Vale Avenue, Tunbridge Wells, Kent, TN1 1DJ

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?

Investment

- [x] We offer products from the whole market.
- [ ] We only offer products from a limited number of companies.
- [ ] We only offer products from a single company.

Insurance

- [x] We offer products from a range of insurers for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance and Permanent Health Insurance.
- [ ] We only offer products from a limited number of insurers.
- [ ] We only offer products from a single insurer.

3. Which service will we provide you with?

Investment

- [x] 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 Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance and Permanent Health 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.

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

Investment

Not all firms charge for advice in the same way. We will discuss your payment options with you and answer any questions you have. We will not charge you anything until you have agreed how we are to be paid.

☒ **Paying by fee**. Whether you buy a product or not, you will pay us a fee for our advice and services, which will become payable on completion of our work. 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 agree the rate we will charge before beginning work. We will tell you if you have to pay VAT.

Our typical charges are split into three categories:

1. An hourly rate for discussing your requirements, assessing your needs and providing generic recommendations.

Partner	£160-£200 per hour
Adviser	£100-£150 per hour
Technical Research	£85 per hour
Administration	£50 per hour

2. (i) For research and arranging lump sum investment products we charge a fee expressed as a percentage of the amount invested.

2. (ii) For research and arranging regular premium contracts we charge a fee related to the value and likely term of the plan or investment.

3. For ongoing review of your financial situation and reporting on your investments our charge is 0.5% per annum of the portfolio value, subject to a minimum charge of £600 per annum.

We will provide you with your own specific client fee agreement before we begin work.

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.

Insurance

☒ A fee. The exact amount will be agreed in writing before we begin any work.

5. Who regulates us?

- The Goodman Partnership, 7 Vale Avenue, Tunbridge Wells, Kent TN1 1DJ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 126057.
- Our permitted business is advising and arranging Life Assurance, Pension products, Investment in authorised unit trusts, unregulated collective investment schemes, individual savings accounts, recognised offshore funds and other regulated schemes.

  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: Compliance Officer, The Goodman Partnership,
  7 Vale Avenue, Tunbridge Wells, Kent TN1 1DJ

  By phone: 01892 500600
- 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 for up to a maximum limit 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.

Further information about compensation scheme arrangements is available from the FSCS.
www.fscs.org.uk

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