



# about our services and costs



FPP is a trading name of The Financial Planning Practice which is authorised and regulated by the Financial Conduct Authority  
Registration No. 186705

Astleigh House  
34 Moorway  
Guiseley

Leeds LS20 8LD  
Tel: 01943 871627

Email: [paul.turner@fpp-leeds.co.uk](mailto:paul.turner@fpp-leeds.co.uk)  
Partners: Paul Turner & Anne Turner

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## 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.

It explains the service you are being offered and how you will pay for it.

Please use this information to decide if our services are right for you.

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## 2. Whose products do we offer?

### Investment

- We offer products from the whole market.
- We only offer products from a limited number of companies
- We only offer products from a single group of companies

### Insurance

- We offer products from a range of insurers for Group Life Assurance, Group Income Protection and Group Private Medical Insurance
- We only offer products from a limited range of insurers.
- We only offer products from a single group of companies

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

We assess each client company's needs and provide suitable recommendations covering the full range of employee benefits including work place pensions, group life, group income protection and private medical insurance schemes. We provide a full installation service plus ongoing administrative support in assisting with all aspects of the various schemes from admitting new members, dealing with invoice queries, claims and re-negotiating terms at each renewal to ensure that the terms remain the most competitive available rate review.

## 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 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 your company after we have assessed the need for all types of non-investment insurance contracts that we deal with.
- 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 & Insurance

You will pay for our advice and services on the basis of one of the arrangements set out below:

- 1) Paying by fee in respect of any investment products.
- 2) Paying by a combination of fee and commission (through product charges) in respect of any insurance products.

The actual amounts will depend on the service provided to you. We will agree the rate we will charge before beginning the work.

#### 1) Paying by fee in respect of any investment products

Whether you buy a product or not, you will pay us a fee for our advice and services, which will be payable on completion of our work.

Our typical charges are :

#### Hourly Rate:

Principal: £140.00  
Para planner: £60.00  
Administration: £40.00

#### 2) Paying by a combination of fee and commission (through product charges) in respect of any insurance products.

We will charge you a combination of fees and commission. We will pass on the full value of any commission to you in one or more ways. For example we may reduce our fee or reduce your product charges.

The fee will not exceed the rates shown on this document. The fee will be payable upon completion of our work.

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## 5. Who regulates us?

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FPP is the trading name of The Financial Planning Practice who is authorised and Registered by the Financial Services Authority.

Our FCA Number is 186705.

Our permitted business is:

- Advising on Pension Transfers and Pension Opt Outs
- Advising on Investments (except Pension Transfer and Pension Opt Outs)
- Advising on regulated mortgage contracts
- Agreeing to carryout a regulated activity
- Arranging (bringing about) deals on investments
- Arranging (bringing about) regulated mortgage contracts
- Assisting in the administration and performance of a contract of insurance
- Dealing in investments as agent
- Making arrangements with a view to regulated mortgage contracts
- Making arrangements with a view to transactions in investments

You can check this on the FCA's Register by visiting the FCA's website [www.FCA.gov.uk/register](http://www.FCA.gov.uk/register) or by contacting the FCA on 0845 606 1234.

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

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

...**in writing**: Write to Paul Turner, FPP,  
Astleigh House, 34 Moorway, Guiseley, Leeds, LS20 8LD.  
...**by phone**: Telephone 01943 871627  
...**by email**: [paul.turner@fpp-leeds.co.uk](mailto:paul.turner@fpp-leeds.co.uk).

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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## 7. Are we covered by the Financial Conduct Compensation Scheme (FCCS)?

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We are covered by the FCCS. 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 are covered for 100% of £50,000.

### Insurance

Insurance advising and arranging is covered for 90% of the claim with no upper limit

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