



# about our services and costs



## Ethical Investors

Third Floor, Formal House,  
60 St George's Place, Cheltenham,  
GL50 3PN

### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed 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 and Pensions

- We offer products from the whole market
- We only offer products from a limited number of companies
- We only offer our own products

#### Life Assurance and Protection

- We offer products from a range of insurers for Protection plans, such as Term Assurance, Critical Illness and Income Protection
- We only offer products from a limited number of insurers
- We only offer our own products

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

- We will advise and make a recommendation for you after assessing 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.

Ethical Investors is an Independent Financial Advice company specialising in ethical (or socially responsible) financial planning and advice. A full description of our approach is provided in the documents “**Our Ethical Proposition**” & “**Client Charter and Fee Schedule**”, available on

request.

We offer a full financial planning service, or alternatively can provide specific advice on:

- savings and investments;
- protecting yourself and/or loved ones in the event of death, serious illness or disability;
- pensions, retirement planning, inheritance tax, wills;

We pledge to donate at least **50%** of our annual net trading profits from fees and commissions to charities and good causes as directed by our clients.

We offer an initial discussion (without charge) when we will describe our services more fully and explain the payment options. Alternatively, our services are available to those who wish to deal with us via letter, post and electronically.

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

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You will pay for our services on the basis of an agreed fee. We will discuss your payment options with you and answer any questions you have. We will not carry out any business for you, or charge you, until we have agreed with you how we are to be paid.

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##### **Paying by fee.**

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Whether you buy a product or not, you will pay us a fee for our advice and services. If we also receive commission from the product provider when you buy a product, we will then pass on the full value of that commission to you in one or more ways. For example, we could reduce our fee, reduce your product charges, increase your investment amount, or refund the commission to you.

We will confirm the rate we will charge before beginning 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. We will tell you if you have to pay VAT.

**Hourly rate** – for those that wish to pay us for advice work on an hourly rate, wish us to review existing financial arrangement or to prepare financial planning reports that will not lead to transactions, the typical fees will be: -

Financial adviser	£140 per hour
Administration	£ 50 per hour

Full details of our fees are contained in the separate document – *Client Charter and Fee Schedule*, available from our website or on request.

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##### **Paying our Fees via product charges**

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If you are recommended to buy a financial product, we will normally be able to build our fee into the charges lived on the product. Product charges pay for the product provider's own costs and any adviser fees are in addition to the standard product charges.

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#### **5. Who regulates us?**

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Ethical Investors (UK) Ltd, trading as Ethical Investors Group, of Third Floor, Formal House, 60

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St Georges Place, Cheltenham, GL50 3PN is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 165222.

Our permitted business is advising on and arranging investments such as ISAs, OEICs, unit trusts, investment bonds, personal, group and Stakeholder Pensions. We also provide advice and guidance with annuities, retirement planning, inheritance tax and trusts, life assurance, mortgage protection, critical illness and income protection.

You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) 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 Ethical Investors (UK) Ltd, trading as Ethical Investors Group, Third Floor, Formal House, 60 St Georges Place, Cheltenham, GL50 3PN

**By phone:** Telephone 01242 539848

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 Services Compensation Scheme (FSCS)?

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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

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Most types of investment business are covered for 100% of the first £50,000

### Life Assurance and Protection

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

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Further information about compensation scheme arrangements is available from the FSCS at The Financial Services Compensation Scheme, 7<sup>th</sup> Floor, Lloyds Chamber, 1 Portsocken Street, London, E1 8BN. [www.fscs.org.uk](http://www.fscs.org.uk)