



about our services and costs

Rosan Helmsley Limited

3000 Cathedral Hill
Guildford
Surrey
GU2 7YB

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

- We offer products from the whole market. We offer our own products. You can ask us for a list but our recommendations will be made following an analysis of 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 term assurance, mortgage protection, income protection, critical illness and private medical insurance.
- We only offer products from a limited number of insurers
- 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
 - We only offer a limited range of mortgages from a single lender
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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:
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- 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, income protection, critical illness and private medical 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

You will pay for our services on the basis of a fee, commission or a combination of both fee and commission. 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.

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 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.

Hourly Rate

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

Our typical charges are:

Principal	£350 per hour
Senior Financial adviser	£250 per hour
Financial Adviser	£175 per hour
Research & Report Writing Executive	£150 per hour
Senior Administrator	£110 per hour
General Administration	£85 per hour

Reviews

We will confirm what we will charge you in writing before beginning work. Our charges depend on the complexity of the work involved and therefore will be based on the fee structure outlined above.

We will tell you if you have to pay VAT.

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.

Paying by commission (through product charges) [include if applicable]

If you buy a financial product, we will normally receive commission on the sale from the product provider. Although you pay nothing to us up front, that does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider's own costs and any commission. These charges reduce the amount left for investment. If you buy direct, the product charges could be the same as when buying through an adviser, or they could be higher or lower.

If you invest £10,000 in a collective investment, (e.g. ISA, unit trust or OEIC), investment bond, personal pension, SIPP or income drawdown plan we would typically receive commission of 3% of the amount invested (£300) and 0.5% of the value of the fund (roughly £50 every year).

If you pay £100 a month into a personal pension (with a term of 25 years) then we would receive commission of £420.

If you pay £100 per month towards a whole life policy then we would receive 103.7% of the first 12 month's payments (£1,244.40) plus 2.5% of all payments from month 49 (£25.00).

At retirement, if you invest £10,000 into an annuity, we would receive commission of 1.5% of the amount invested (£150).

Not all types of investments are included in the information above about commissions. We will tell you how much the commission will be before you complete an investment, but you may ask for this information earlier.

Paying by a combination of fee and commission (through product charges)

We will charge you a combination of fee and commission. The fee will not exceed the rates shown in this document. We will agree the rate we will charge before beginning work and we will tell you if you have to pay VAT. The fee will become payable on completion of our 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 how much the commission will be before you complete an investment, but you may ask for this information earlier.

We may charge a consultation fee and, if you buy a financial product, we will also retain commission within the amounts set out in the section headed “**Paying by commission (through product charges)**”.

Insurance

- A fee
- No fee for term assurance, mortgage protection, income protection, critical illness and private medical insurance.

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

Mortgages

- A fee of £250 will be charged for the research we undertake on your behalf and this will be payable upfront. In addition, if you apply for a mortgage through us, we will be paid a commission by the lender.

Refund of fees

If we charge you a fee, and your mortgage does not go ahead, we will not refund our upfront fee.

5. Who regulates us?

Rosan Helmsley Limited, 3000 Cathedral Hill Guildford Surrey GU2 7YB is authorised and regulated by the Financial Services Authority. Our FSA Register number is 196269. Our permitted business is advising on Life Insurance, Investments, Pensions including transfers and opt outs, Mortgages and Non- Investment insurance contracts. 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 Rosan Helmsley Limited
3000 Cathedral Hill
Guildford
Surrey
GU2 7YB

... by phone Telephone 01483 243 524

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 100% of the first £50,000.

Insurance

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

Mortgages

Mortgage advising and arranging is covered for 100% of the first £50,000.

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

Last updated – 1st March 2010