



## Important Information about Our Services

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Twigden Asset Management Ltd  
Prospect Place  
23 Osier way  
Olney  
MK46 5FP  
Tel: 01234 270074  
Website: [www.twigdenasset.co.uk](http://www.twigdenasset.co.uk)

### Who are we and what do we do?

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We are a firm of independent financial advisers and have been helping our clients to meet their financial goals for over 30 years.

Twigden Asset Management Ltd is authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent regulator of financial services in the United Kingdom. Twigden Asset Management Ltd is entered on the Financial Services Register ([www.fca.org.uk/register](http://www.fca.org.uk/register)) under reference 223678.

### What can we do for you?

Our mainstream service is to act on your behalf for the purpose of arranging and advising on the following:

- **Releasing equity from your home (Equity Release)**

For all the services described above we will complete a detailed fact find so we can understand your circumstances, specific needs and objectives. Following our research, we will provide a personal recommendation(s) for you to consider. With your agreement we will then implement our recommendation(s) and arrange any products on your behalf.

**Further details about these and other related services we provide are contained in the pages below. This also confirms the typical cost and how you can pay us for them.**

### IMPORTANT INFORMATION

Before you consider our services in more detail, we would like to draw your attention to the following important information:

When we have discussed and agreed with you the services that we are to provide we will confirm the terms and conditions of our engagement in writing. This will describe the scope and specific services to be provided, the cost and how it can be paid for. A copy of our standard Client Agreement is available on request.

We will not advise you if you are experiencing difficulties managing debt. Free help and advice about managing your debts is available by contacting the Money and Pensions Service via its website; [www.moneyandpensionservice.org.uk](http://www.moneyandpensionservice.org.uk)

## INFORMATION ABOUT OUR EQUITY RELEASE SERVICES

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### Whose products do we offer?

Equity release products are either lifetime mortgages or home reversion plans. We offer a comprehensive range of equity release products from across the market but not deal's that you can only obtain by going direct to a lender.

For those seeking to increase their existing borrowing, alternative finance options may be available and more appropriate for your needs. For example, a further advance from your existing lender or an unsecured loan (e.g. a personal loan). For those seeking a 'Retirement Interest Only Mortgage', a 'Lifetime Mortgage' may be available and more appropriate for your needs.

### How much will you have to pay for our mortgage services?

For establishing your needs, undertaking research and making a recommendation, we charge a fee of **£895.00. If you apply for an equity release mortgage that does not go ahead, the initial fee will not be refunded.**

If you choose to proceed with our recommendation and your lifetime mortgage / home reversion plan goes ahead, we will also be paid commission from the company that lends you money or buys your home.

You will receive a personalised illustration when considering a particular mortgage. This will highlight the key facts about the mortgage product, including any fees relating to it and the amount of any commission due to us from the mortgage lender.

## INFORMATION ABOUT OUR OTHER RELATED SERVICES

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### Non-Advised Services

We will tell you how we get paid and the amount before we carry out any business for you.

### WHAT HAPPENS IF YOU HAVE A COMPLAINT?

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If you are unhappy with the service, you have received or a product we have arranged on your behalf, a copy of our complaint's procedure, which sets out how we will handle your complaint, is available upon request.

If you would like to make a complaint, please contact us either in writing to: **Complaints Department, Twigden Asset Management, Prospect Place, 23 Osier way, Olney, MK46 5FP**; or by e-mail: [dwkt@twigdenasset.co.uk](mailto:dwkt@twigdenasset.co.uk); or by telephone: 01234 270074.

If we are unable to settle your complaint or you are unhappy with our response, the Financial Ombudsman Service may be able to help. We will explain how at that point.

If you require further information about the Financial Ombudsman Service, you can contact them directly:

**Tel: 0800 0234567**

**Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

### ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

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Yes, we are covered by the FSCS. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This will depend on the type of business and the circumstances of the claim. The FSCS only pays compensation for financial loss and the limits are per person per firm, and per claim category, as listed below:

#### Mortgages & Equity Release Products:

Arranging and advising on mortgages and equity release products is covered up to a maximum limit of £85,000 per person per firm. Further information about the FSCS is available from their website: [www.fscs.org.uk](http://www.fscs.org.uk)