



## about our equity release services



Arch Financial Planning Limited  
Arch House  
The Common  
Cranleigh  
Surrey  
GU6 8RZ

Last Updated: 1 October 2009

---

### 1. The Financial Services Authority (FSA)

---

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

---

### 2. Whose products do we offer?

---

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

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

---

- We will advise and make a recommendation for you on equity release products 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 equity release 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 this service?

---

- No fee.
  - A fee of £ 1,350 payable on completion. We may be paid commission from the provider, in which case this amount will be deducted from the fee required from you. If any such commission is £1,350 or more, therefore, no fee will be required from you. We will keep any excess commission over £1,350.
- 

You will receive a key facts illustration when considering a particular equity release product which will tell you about any fees relating to it.

---

### 5. Refund of fees

---

If we charge you a fee, and your equity release sale does not go ahead, you will receive:

- A full refund if the lender rejects your application, provided that the information supplied by you on the mortgage application was entirely accurate.
  - A refund of £ Nil if the purchase falls through.
  - No refund if you decide not to proceed
-

