



# about our services



Ground Floor Suite  
23 Westfield Park  
Redland  
Bristol  
BS6 6LT

## AK & ASSOCIATES LIMITED

### 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 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

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

- ✗ 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 you some questions about your income, savings and other circumstances but will not:

- Conduct a full assessment of your needs
- Consider whether any other product outside the range we offer may be more suitable

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

- ✗ Before we provide you with advice, we will give you our KeyFacts guide “about the cost of our services”
- ✗ We will tell you how we get paid and the amount, before we carry out any business for you

### 5. Who regulates us?

AK & Associates Limited is authorised and regulated by the Financial Services Authority. Our FSA register number is 468193. Our permitted business is authorised to advise on and arrange regulated mortgage contracts, life assurance and pensions, investments in authorised unit and investment trusts, personal equity plans, individual savings accounts, non-readily realisable investments, securities and non-investment insurance contracts [e.g. critical illness insurance, life assurance, permanent health insurance and private medical insurance].

You can check this on the FSA’s register by visiting the FSA’s website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA 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 The Managing Director, AK & Associates Limited, Ground Floor Suite, 23 Westfield Park, Redland, Bristol BS6 6LT

**By Phone:** Telephone 01179 706078

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 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.

Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

Further information about compensation scheme arrangements is available from FSCS.

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