



about our services

Sound Financial Management Limited

Marine Building

Victoria Wharf

Plymouth

Devon PL4 0RF

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 [can] only offer products from a limited number of companies.
Ask us for a list of the companies and products we offer.
- We [can] only offer [a] product[s] from [a single group of companies] [name of single company].
[or]
We only offer our own products.
Ask us for a list of the companies and products we offer

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 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

4. What will you have to pay us 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?

Sound Financial Management Ltd at Marine Building, Victoria Wharf, Plymouth, Devon PL4 0RF, is authorised and regulated by the Financial Services Authority.

Our FSA Register number is 192052.

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. Our permitted business is:

Advising on Pension Transfers and Pension Opt Outs
Advising on investments
Advising on regulated mortgage contracts
Agreeing to carry on a regulated activity
Arranging (bringing about) deals in investments
Arranging (bringing about) regulated mortgage contracts
Making arrangements with a view to regulated mortgage contracts
Making arrangements with a view to transactions in investments

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: Write to Sound Financial Management Ltd at the above address

By phone: Telephone 01752 207070

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Go to www.financial-ombudsman.org.uk/ or telephone 0845 080 1800

8. 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.

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 the FSCS. Go to www.fscs.org.uk/ or telephone 020 7892 7300