

keyfacts[®]

about our insurance services

Clarity Financial Advice Ltd T\A Life Saver

5 Riverside Studios
Mill Lane, Dronfield
Derbyshire
S18 2XL

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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 a range of insurers for Life Assurance, Critical Illness, Income Protection and Private Medical Insurance.
- ✓ We only offer products from a limited number of insurers for Accident Sickness & Unemployment, and Home Insurance.
Ask us for a list of the insurers we offer insurance from.
- We can only offer products from a single insurer

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for Life Assurance, Critical Illness, Income Protection, Accident Sickness & Unemployment, Home Insurance, 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.

4. What will you have to pay us for this service?

- A fee.
- ✓ No fee for Life Assurance, Critical Illness, Income Protection, Accident Sickness & Unemployment, Home Insurance, and Private Medical insurance.

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

5. Who regulates us?

Clarity Financial Advice Ltd T\A Life Saver is an appointed representative of Mint Financial Services Limited, Mint House, 10-11 Gander Lane, Barlborough Links, S43 4PZ which is authorised and regulated by the Financial Services Authority. Mint Financial Services Limited's FSA Register number is 217742 .

Mint Financial Services Limited's permitted business is advising on and arranging savings and investment products, pensions, 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 **Write to:** Compliance Director, Mint Financial Services Limited, Mint House, 10-11 Gander Lane, Barlborough Links, S43 4PZ.

... by email compliance@mintzone.com

... by phone 0870 0421844

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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