



About our Equity Release services

ASSET Investment Management Ltd
wealth management specialists

Drayton Old Lodge
146, Drayton High Road
Drayton
Norwich
NR8 6AN
Tel 01603 869988

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 offer lifetime mortgages from the whole market.
✓	We offer home reversion plans from the whole market.
3. Which service will we provide you with?	
✓	We will advise and make a recommendation for you on equity release plans, which include lifetime mortgages and home reversion plans, 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 lifetime mortgages 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 our services?	
	No fee. We will be paid by commission from the company that lends you money.
✓	A fee of £500 for arranging the lifetime mortgage payable half at the outset and half on confirmation of the lifetime mortgage offer (irrespective of whether or not this is taken up). This is in addition to any procurement fee which we may receive from the equity release provider.
You will receive a key facts illustration when considering a particular equity release product, which will tell you about any fees relating to it.	
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 company rejects your application.
✓	No refund if you decide not to proceed.
5. Who regulates us?	
Asset Investment Management Ltd, Drayton Old Lodge, Drayton, Norwich, NR8 6AN is authorised and regulated by the Financial Services Authority, FSA Register number 462797.	
Asset Investment Management Ltd's permitted business is advising on and arranging mortgage 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 The Complaints Officer, Asset Investment Management Ltd, Drayton Old Lodge, Drayton, Norwich, NR8 6AN By phone: Telephone 01603 869988

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

7. 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.

Equity release advising and arranging is covered for 100% of £50,000

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

Message from the Financial Services Authority.

Think carefully about this information before deciding whether you want to go ahead.

If you are at all unsure about which equity release transaction is right for you, you should ask your adviser to make a recommendation.