



about our services and costs

Shepherds Mutual Solutions
Shepherds House
Stockport Road
Cheadle
Cheshire SK8 2AA

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Investment

- We offer products from the whole market.
- We only offer products from a limited number of companies.
(Ask us for a list of the companies whose products we offer.)
- We only offer products from a single provider.

Insurance

- We offer products from a range of insurers for Term Assurance, Mortgage Protection Assurance, Critical Illness Assurance and Permanent Health Insurance
- We only offer products from a limited number of insurers for Accident, Sickness and /or Unemployment Insurance, Private Medical Insurance and Buildings & Contents Insurance.
(Ask us for a list of the companies whose products we offer.)
- We only offer products from Shepherds Friendly for Whole of Life Assurance

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
(Ask us for a list of the lenders whose products we offer.)
- We only offer mortgages from a single lender.

3. Which service will we provide you with?

Investment

- 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

Insurance

- 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 for Term Assurance, Mortgage Protection Assurance, Critical Illness Assurance, Permanent Health Insurance, Whole of Life, Accident Sickness and/or Unemployment Insurance, Private Medical Insurance and Buildings and Contents insurance.

We may ask some questions to narrow down the selection of products that we will provide detail on. You will then need to make your own choice about how to proceed.

Mortgages

- 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.

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

Investment

- Paying by fee
- We will tell you how we get paid, and the amount, before the conclusion of any business for you.

Insurance

- A fee.
- No fee for arranging or bringing about Term Assurance, Mortgage Protection Assurance, Critical Illness Assurance, Permanent Health Insurance, Whole of Life, Accident Sickness and/or Unemployment Insurance, Private Medical Insurance and Buildings and Contents insurance.

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

Mortgages

- No fee. We will be paid a procurement fee from the lender.
- A fee

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

5. Who regulates us?

Shepherds Mutual Solutions is a trading name of Shepherds Network Ltd which is authorised and regulated by the Financial Services Authority. Shepherds Network FSA Register number is 430769. , Registered Office Shepherds House, Stockport Road, Cheadle, Cheshire, SK8 2AA

Shepherds Network's permitted business is advising and arranging investments, insurance and regulated mortgages.

You can check this on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/Pages/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 Complaints Department, Shepherds Network Ltd., Shepherds House, Stockport Road, Cheadle, Cheshire SK8 2AA
- By phone: Telephone: 0161 428 1212

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.

Investment

Most types of investment are covered for 100% of £50,000.

Insurance

Insurance advising and arranging is covered for 90% of the claim with no upper limit

Mortgages

Mortgage advising and arranging is covered for 100% of £50,000.

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

Terms of Business

(1) Commencement of the terms of business;

These Terms of Business will come into effect when provided to you.

(2) Clients Money;

Neither Shepherds Network Ltd nor its Appointed Representatives handle client money. Any monies collected will either be by Bank Mandate or cheque made out to the companies concerned.

The exception to this is where you are being charged a Fee for our services, in which case, your cheque must be made payable to Shepherds Network Ltd.

(3) Unsolicited real time financial promotion / Data Protection;

We may use information you supply for the purposes of marketing activities such as contact by your financial adviser or by post, telephone, e-mail, fax or other such means regarding your investment, financial and insurance needs. If you do not wish to receive these marketing approaches please contact us.

(4) Conflict of interest and material interest;

Occasions can arise where we, or one of our customers, will have some form of interest in business that we are transacting for you.

If this happens, or we become aware that our interests or those of our other customers conflict with your interests, we will inform you and obtain your consent before we carry out your instructions.

(5) Termination method;

You or we may terminate our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing and will take effect immediately upon receipt of the notice.

Termination will not prejudice the completion of transactions already initiated on your behalf or any rights or obligations already arising. You will be liable to pay for any transactions made prior to termination and any fees, which may be outstanding.