

Apex CB Financial Planning Ltd
Lupins Business Centre
1-3 Greenhill
Weymouth
DT4 7SS



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 ?

Investment

- We offer products from the whole of the market.
- We only offer products from a limited number of companies.
- We only offer the products from single group of companies.

Insurance

- We offer products from a range of insurers for term assurance, critical illness insurance and income protection (health) insurance and private medical insurance.
- We only offer products from a limited number of insurers for Household Insurance and Mortgage Payment Protection Insurance. Ask us for a list of the insurers we offer insurance from.
- We only offer the products of a single insurer, ,

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 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 for term assurance, critical illness insurance, permanent health insurance, income protection (health) insurance and mortgage payment protection 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 our services ?

Investment

- 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.

Insurance

- A fee
- No fee

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

5. Who regulates us ?

Apex CB Financial Planning Limited is an appointed representative of LighthouseXpress Limited, Rydon House, Pynes Hill, Exeter, EX2 5AZ, which is authorised and regulated by the Financial Services Authority. LighthouseXpress Limited's FSA Register number is 195199.

LighthouseXpress Limited's permitted business is arranging and advising on savings and investment products, pensions, non-investment insurance contracts, general insurance and mortgages.

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 Manager', LighthouseXpress Limited, Rydon House, Pynes Hill, Exeter, EX2 5AZ.
- . . . by phone Telephone 0870 1977 400
- . . . by email mail to: jo.potter@lighthousegroup.plc.uk

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

Insurance

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 compensation scheme arrangements is available from the FSCS.