



about our services

(Last Updated: October 2007)

HB Dobbin Financial Planning Ltd **Aston House, York Road,
Maidenhead, SL6 1SF**

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 market.
We only offer products from a limited number of companies.
Ask us for a list of the companies and products we offer.
- ✓ We only offer products from a single group of companies.
Ask us for a list of the companies and products we offer.

Insurance

- ✓ We offer products from a range of insurers for life assurance, critical illness cover, income protection, accident, sickness and redundancy cover, private medical insurance and long term care.
We only offer products from a limited number of insurers
Ask us for a list of the insurers we offer insurance from.
We only offer products from 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.

Insurance

- ✓ We will advise and make a recommendation for you after we have assessed your needs for life assurance, critical illness cover, income protection, accident, sickness and redundancy cover, private medical insurance and long term care.
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 based on time incurred in accordance with our published fee scale which can be found on our website at www.hbdobbin.com.

Commission may be received from the insurance company.

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?

HB Dobbin Financial Planning Ltd, Aston House, York Road, Maidenhead, SL6 1SF is authorised and regulated by the Financial Services Authority. Our FSA Register number is 189816.

Our permitted business is advising on and arranging pensions, savings and investments and non investment based insurance contracts including life assurance, critical illness cover, income protection, accident, sickness and redundancy cover, private medical insurance and long term care insurance.

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 Compliance Officer, HB Dobbin Financial Planning Ltd, Aston House, York Road, Maidenhead, SL6 1SF

By phone: 01628 785050

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.