



1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been 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 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 Insurance, Critical Illness Insurance, Mortgage Payment Protection Insurance, Buildings and Contents Insurance, Income Protection, Accident Sickness & Unemployment Insurance, Private Medical Insurance.
- We only offer products from a limited number of insurers
- We only offer products from a single insurer

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- We only offer a limited range of mortgages from a single lender

3. Which service will we provide you with?

Investment

- We will only 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 advise 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 for Life Insurance, Critical Illness Insurance, Mortgage Payment Protection Insurance, Buildings and Contents Insurance, Income Protection, Accident Sickness & Unemployment Insurance, 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 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 this service?

Investment

You will pay for our services on the basis of a fee or commission. We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid.

Paying by fee

Whether you buy a product or not, you will pay us a fee for our advice and services, which will become payable on completion of our work. If we also receive commission from the product provider when you buy a product, we will pass on the full value of that commission to you in one or more ways. For example, we could reduce our fee; or reduce your product charges; or increase your investment amount; or refund the commission to you.

Hourly Rate

We will confirm the rate we will charge in writing before beginning work. Our typical charges are:

Principal/Director/Partner £250 per hour

Administration £25 per hour

Reviews

We will confirm what we will charge you in writing before beginning work. Our typical charges are:

Quarterly Review : £200

Annual Review : £500

We will tell you if you have to pay VAT on the above costs.

Paying by commission

If you buy a financial product, we will normally receive commission on the sale from the product provider. Although you pay nothing to us up front, that does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider's own costs and any commission. These charges reduce the amount left for investment. If you buy direct, the product charges could be the same as when buying through an adviser, or they could be higher or lower.

If you invest £5,000 in an individual savings account (ISA) we would typically receive commission of £225.

If you invest £10,000 in an Investment Bond we would typically receive commission of £700.

If you pay £100 a month into a personal pension (with a term of 25 years) then we would typically receive commission of £510.

If you pay £50 a month towards a whole life policy then we would typically receive £828.

We will tell you how much the commission will be before you complete an investment, but you may ask for this information earlier.

Insurance

- A fee
- No fee for Life Insurance, Critical Illness Insurance, Mortgage Payment Protection Insurance, Buildings and Contents Insurance, Income Protection, Accident Sickness & Unemployment Insurance, Private Medical Insurance.

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

Mortgages

- No fee
- A fee payable on application of your mortgage of £150. In addition we will also be paid commission by the lender. You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.

Refund of fees

- No fees will be refunded.
- A full refund.
- A refund of £x if your application falls through

5. Who regulates us?

Infinite Wealth Management Ltd is an appointed representative of Forum Financial Services Ltd of 23 High Street, Earls Colne, Essex CO6 2PA who is authorised and regulated by the Financial Services Authority. Forum Financial Services FSA Register number is 302408.

Our permitted business is mortgages, non-investment insurance, life assurance, investments and pensions.

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:

...in writing Write to Forum Financial services Ltd, 23 High Street, Earls Colne, Essex CO6 2PA

...by phone Telephone 01787 220200

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