

key facts

about our services

Fluent

Fluent
Independent
Financial Advisers
Limited

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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.

Insurance



We offer products from a range of insurers for Life Assurance, Permanent Health Insurance, Critical Illness Cover, Waiver of Premium cover, Private Medical Insurance



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.



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 for Life Assurance, Permanent Health Insurance, Critical Illness Cover, Waiver of Premium cover, Private Medical Insurance

<input type="checkbox"/>	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	
<input checked="" type="checkbox"/>	Before we provide you with advice, we will give you our keyfacts guide 'about the cost of our services'.
<input type="checkbox"/>	We will tell you how we get paid, and the amount, before we carry out any business for you.
Insurance	
<input type="checkbox"/>	A fee of £ per hour Please see separate fee agreement
<input checked="" type="checkbox"/>	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?	
<p>Fluent Independent Financial Advisers Limited is an appointed representative of Berkeley Independent Advisers Ltd, Eaton House, 1 Eaton Road, Coventry, CV1 2FJ, which is authorised and regulated by the Financial Services Authority.</p> <p>Berkeley Independent Advisers Ltd's FSA Register number is 147353.</p> <p>Berkeley Independent Advisers Ltd's permitted business is advising on and arranging investments and non-investment insurance contracts.</p> <p>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.</p>	
6. What to do if you have a complaint?	
<p>If you wish to register a complaint, please contact us:</p> <p>In writing: Write to: The Complaints Officer, Berkeley Independent Advisers Ltd 1 Eaton House, Eaton Road Coventry, CV1 2FJ</p> <p>By phone: Telephone: 02476 232000</p> <p>If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.</p>	
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.	