

## keyfacts

## 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

