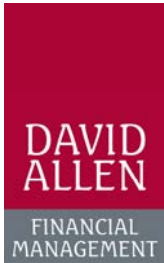




## about our services



**David Allen Financial Management Ltd**  
**Dalmar House**  
**Barras Lane Estate, Dalston**  
**Carlisle CA5 7NY**

### 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.
- We only offer the products from a single group of companies.

#### Insurance

- We offer products from a range of insurers for term assurance, income protection, critical illness, private health cover, and waiver of premium insurance.
- We only offer products from a limited number of insurers.
- 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 term assurance, income protection, critical illness, private health cover, and waiver of premium insurance.
- You will not receive advice or a recommendation from us for insurance 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

- Where we receive no commission from the insurer we will charge a fee of up to £125 per hour.
- No fee. Instead we will be paid by commission from the product provider

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

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## 5. Who regulates us?

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David Allen Financial Management Ltd is an appointed representative of InvestAcc Ltd, 21 Castle Street, Carlisle, CA3 8SY which is authorised and regulated by the Financial Services Authority. InvestAcc Ltd's FSA Register number is 154918

Our permitted business is independent financial advice

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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## 6. What to do if you have a complaint

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If you wish to register a complaint, please contact us:

**In writing:** Write to The Compliance Manager, InvestAcc Ltd., 21 Castle Street, Carlisle, CA3 8SY

**By phone:** Telephone 01228 538988

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

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## 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

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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.

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.

Further information about compensation scheme arrangements is available from the FSCS.