



# about our equity release services

**Pensions, Insurance and Capital Management Limited**

Runnymede House, 4 Lingfield Avenue, Kingston upon Thames, Surrey, KT1 2TN

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## 1. The Financial Services Authority (FSA)

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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.

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## 2. Whose products do we offer?

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- We offer equity release products from the whole market.
  - We only offer equity release products from a limited number of companies.
  - We only offer equity release products from a single company.
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## 3. Which service will we provide you with?

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- We will advise and make a recommendation on equity release products 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 equity release products that we will provide details on. You will then need to make your own choice about how to proceed.
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## 4. What will you have to pay us for this service?

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- No fee.
  - A fee of £100 per hour and we will refund to you any commission we receive from the company that either buys your home or lends you money. An estimated example fee would be £800.
- or
- A fee of £350 for advice, payable when you make an application for equity release. We will also be paid commission from the company that either buys your home or lends you money.
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You will receive a key facts illustration when considering a particular equity release product, which will tell you about any fees relating to it.

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## 5. Refund of fees

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If we charge you a fee, and your equity release sale does not go ahead, you will receive:

- A full refund
- A refund of the fee in excess of £350 – we will reduce our fee to £350
- No refund

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## 6. Who regulates us?

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Pensions, Insurance and Capital Management Limited is an appointed representative of Sesame Limited, Oasis Park, Stanton Harcourt Road, Eynsham, Witney, Oxon OX29 4AE which is authorised and regulated by the Financial Services Authority. Sesame Limited's FSA Register number is 150427.

Sesame Limited's permitted business is advising on and arranging regulated equity release transactions.

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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## 7. 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 Disputes Team, Sesame Limited, Independence House, Holly Bank Road, Huddersfield HD3 3HN

... **by phone** Telephone 01484 422224

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

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## 8. 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.

Equity release advising and arranging is 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.

**Message from the Financial Services Authority**

**Think carefully about this information before deciding whether you want to go ahead.  
If you are at all unsure about which equity release transaction is right for you, you should ask  
your adviser to make a recommendation.**