



about our services

Richard Wylder

Sedgehill House
Wyndham Road
Salisbury
Wiltshire
SP1 3AA

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?

Insurance

| | |
|---|--|
| • | We offer products from a range of insurers for pure protection, mortgages and general 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. |

Mortgages

| | |
|---|---|
| • | We offer mortgages from the whole market. |
| | We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from. |
| | We only offer mortgages from a single lender. |

3. Which service will we provide you with?

Insurance

| | |
|---|--|
| • | We will advise and make a recommendation for you after we have assessed your needs for pure protection, mortgages and general insurance. |
| | You will not receive advice or a recommendation from us for pure protection, mortgages and general 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. |

| 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 our services?

| Insurance | |
|--|---------|
| | A fee. |
| ☐ | No Fee. |
| You will receive a quotation which will tell you about any other fees relating to any particular insurance policy. | |

| Mortgages | |
|---|---|
| ☐ | No fee, we will be paid by commission from the lender. |
| | A fee of £ payable at In addition to this fee we will be paid a commission by the lender. |
| | A fee of £ payable at Any commission we receive will be refunded to you. |
| You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it. | |

5. Who regulates us?

Richard Wylder is an appointed representative of Lifetime Insurance Mortgage Experts Ltd, Network House Lister Hill, Horsforth, Leeds, LS18 5AZ, England, which is authorised and regulated by the Financial Services Authority. Lifetime Insurance Mortgage Experts Ltd's FSA number is 311266.

Lifetime Insurance Mortgage Experts Ltd's permitted business is advising on and arranging mortgages and non-investment insurance business.

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. Disclosure of Shareholdings

Aviva Life and Friends Provident Life & Pensions Limited each own 21%, Standard Life Assurance Company owns 23% and Aegon Distribution Holdings Ltd 20%, of the capital of Tenet Group Ltd, the parent company of Lime Limited

7. What to do if you have a complaint

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

...in writing Write to: LIME, Network House,, Lister Hill,Horsforth,, LEEDS, LS18 5AZ

...by phone Telephone: 0113 2390011

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

8. 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.

Insurance

Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without upper limit.

Mortgages

Mortgage 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 the compensation scheme arrangements is available from the FSCS.