

## About our services and costs

Platinum Financial Consulting (trading as Best Pension Annuity)  
The Old School House, East End Road, Bradwell on Sea, Essex CM0 7PY

### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is based on a layout designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

### 2. Whose products do we offer?

#### Pensions & Annuities

- We offer products from the whole of the market.

### 3. Which service will we provide you with?

#### Pensions & Annuities

- We provide you with an annuity product without advice.  
We will obtain information and quotes from the open market. We will identify the highest paying annuity for you, based on the requirements you give us.
- You have decided an annuity meets your needs and have selected the benefits you want. You will make any comparisons between our quotes and others you have received. We will not make a "personal recommendation" about suitability.

### 4. What will you have to pay us for our services?

#### Pensions & Annuities

Our aim is to provide you with the service you require without directly charging you a fee. Instead our fee will come via the provider. Nevertheless this fee will come directly from your fund.

- No direct fee, we will receive a fee from the fund at transfer. This fee comes out of your fund and is paid direct to us by the provider.

Not all firms charge in the same way. We will discuss your payment options with you and answer any questions you have. We will not charge you anything until you have agreed how we are to be paid. We charge you a fee for our services which is taken directly from your pension fund.

**Paying via your product.** If you buy a financial product, we will normally receive a fee which is paid direct from the product fund. This fee is paid by the product provider from your fund. Although you pay nothing up front, that does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider's own costs and any fees to us. These charges reduce the amount left for investment.

We will tell you how much the fee will be before you complete a transaction, but you may ask for this information earlier. The amount of fee we receive will vary depending on the amount of your annuity or pension fund and (sometimes) how long you keep the product, or your age.

Our records indicate we very rarely take more than £999 as a set-up fee, and in the majority of cases we actually take less.

All fees and charges will be disclosed to you before you do business.

### 5. Who regulates us?

**Platinum Financial Consulting** is authorised and regulated by the Financial Conduct Authority. FS register number is 227014. **Platinum Financial Consulting** is permitted to arrange investments, non-investment insurance contracts and mortgages.

You can check this on the FCA's Register by visiting the FCA's Website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0845 606 1234.

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

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

....**in writing**      The Compliance Officer, Platinum Financial Consulting, The Old School House, East End Road, Bradwell on Sea, Essex CM0 7PY

....**by phone**                      020 33 55 4837

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

## **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.

### **Pensions & Annuities**

The FSCS covers 90% of the claim without any upper limit.

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