



KGJ Insurance Brokers (Stourbridge) Ltd.

2 Hagley Road, Stourbridge, West Midlands DY8 1QG
Telephone 01384 390909 Fax 01384 375982

Terms of Business (Financial Planning, Investment & Protection Services)

1. Regulatory Status

KGJ Insurance Brokers (Stourbridge) Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 116769. You can verify our status at <https://register.fca.org.uk>. Our registered office is 2 Hagley Road, Stourbridge, West Midlands, DY8 1QG, registered in England & Wales no. 948748.

2. Our Services

We provide independent financial advice, selecting from a comprehensive range of retail investment products and providers across the market. These include pensions, OEICs, unit trusts, investment trusts, ETFs, VCTs, EIS and life funds. We also advise on protection insurance products from a wide range of providers.

3. Agency

We act as your agent unless issuing documentation on behalf of a provider. Where we recommend a Discretionary Investment Manager (DIM), we act as your agent and are the client of the DIM. You authorise us to act on your behalf in such arrangements.

4. Advice

We will make personal recommendations based on your objectives, circumstances and attitude to risk.

5. Our Charges – Investments

We will agree our fees with you in advance. Fees may be paid directly or facilitated via your investment. Typical initial fees may be up to 3% of funds invested or fixed fees based on time spent. Ongoing service charges are typically 0.75% per annum with a minimum annual fee of £1,000.

Example of our implementation fee as a percentage of the funds invested

Example Investment	Initial fee 3%	Amount Invested
£50,000	£1,500	£48,500
£100,000	£3,000	£97,000

Insurance Brokers
Independent
Financial Advisors

www.KGJinsurance.com

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Registered in England & Wales No. 948748 Registered office as above
Directors: M.H.Wood S.L.Pearson J.B.Donnelly





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Example fixed fee for a typical pension or investment recommendation

Example hours per product	Rates	Fee per arrangement
Adviser – 5 hours	£250	£1,250
Chartered Adviser – 5 hours	£325	£1,625

Example Annual Review Charges

Example Fund Value	Ongoing annual charge 0.75%
£150,000	£1,125

6. Our Charges – Insurance

We receive commission from insurers based on a percentage of premiums. Full details will be provided before you proceed.

7. Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. Investment business is typically covered up to £85,000 per eligible person. Insurance claims may be covered at 90% with no upper limit (or 100% for certain products).

8. Complaints

If you wish to complain, please contact John Donnelly at 2 Hagley Road, Stourbridge, DY8 1QG or 01384 390909. We will acknowledge and aim to resolve promptly and issue a final response within 8 weeks. If dissatisfied, you may refer to the Financial Ombudsman Service within 6 months.

9. Fees Paid from Investments

Fees taken from investments may involve encashing units and may affect performance and tax. We will discuss suitability with you.

10. Client Money Handling

We are not authorised to hold client money (Financial Services). Payments must be made to providers.

11. Client Assets & Documentation

Investments will normally be registered in your name. Documents will be issued directly or via us.

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12. Communications

We communicate via phone, email, meetings and secure messaging. Documents may be password-protected.

13. Money Laundering

We are required to verify your identity and may conduct electronic checks.

14. Conflicts of Interest

We will act in your best interests and notify you of any conflict.

15. Duty of Disclosure

You must provide complete and accurate information. Failure may affect advice or claims.

16. Cooling Off

You may have cancellation rights (typically 14 or 30 days) depending on the product.

17. Client Classification

We will treat you as a retail client unless agreed otherwise.

18. Legal, Tax & Accountancy

We provide limited guidance and recommend using specialist advisers.

19. Unregulated Services

Some services may not be regulated and will not benefit from FOS or FSCS protection.

20. Termination

Either party may terminate with one month's written notice. Fees for work done will remain payable.

21. Amendments

We may amend these terms and will provide notice of material changes.

Client Agreement

This is our standard agreement upon which we intend to rely. You should read these terms carefully before signing them for your own benefit and protection. If you do not understand anything, please ask for further information.

Client Signature & date

Adviser's Name

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