

[Name of firm]



**simpson  
bowers**

Wealth Management

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## ABOUT OUR SERVICES AND FEES

This document forms part of our agreement with you. For your own benefit and protection you should read About Our Services and Fees carefully before signing our client agreement. If you do not understand any point please ask for further information.

### Equity Release Products

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Ⓟ We offer lifetime mortgages, equity release products and home reversion schemes from the whole market.

£ We only offer lifetime mortgages, equity release products and home reversion schemes from a limited number of companies. Ask us for a list of the companies we deal with.

£ We give advice in regulated mortgage contracts from a single lender.

£ We only offer lifetime mortgages, equity release products and home reversion schemes from a single lender.

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Ⓟ We will advise and make a recommendation for you on lifetime mortgages, equity release products and home reversion schemes 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 lifetime mortgages, equity release products and home reversion schemes that we will provide details on. You will then need to make your own choice about how to proceed.

All of the above services involve the arranging and bringing about of a contract between you and another party, should you instruct us to proceed with our recommendation.

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£ No fee. We will be paid by commission from the lender/company that buys your home.

A fee of £495 in respect of our advice service. Where you accept an offer to purchase we may also receive commission from the lender/company that buys your home. Where we receive commission we will tell you of the amount to be received.

1. Where the chosen lender pays us commission for introducing you to them for the mortgage, we will tell you the amount we will receive.
2. You will receive a key facts illustration when considering a particular mortgage, equity release product or home purchase plan, which will tell you about any fees relating to it.

***Refund of fees***

3. If we charge you a fee, and your lifetime mortgage, equity release product or home reversion plan does not go ahead, you will receive:

£ A full refund

£ A partial refund of £0 of the total fee payable for all of our services.

Ⓟ No refund.

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