



## About our equity release services

### Equity Release Trustees Limited

21 Dorset Square, London, NW1 6QG

#### 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.

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#### 2. Whose products do we offer?

- We offer home reversion plans from the whole market.
  - We can only offer home reversion plans from a limited number of companies.
  - We only offer our own home reversion plan products.
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#### 3. Which service will we provide you with?

- We will advise and make a recommendation on home reversions 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 home reversions on which we will provide details. 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 the service?

- No fee will be payable to us at any time.
- A fee of £ payable at the outset and £ payable when you apply for an equity release product.

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**

Not applicable as Equity Release Trustees Limited will not charge you a fee.

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**6. Who regulates us?**

Equity Release Trustees Limited of 21 Dorset Square, London NW1 6QG, is authorised and regulated by the Financial Services Authority. Our FSA Register number is 489138.

Our permitted business is that of providing our own home reversion arrangement which is a type of equity release product.

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.**

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

...in writing to Equity Release Trustees Limited, 21 Dorset Square, London NW1 6QG

...by phone 0207 724 4445

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)?**

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 the 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.