

ABOUT OUR SERVICES AND COSTS AND HOW WE DO BUSINESS WITH YOU

ABOUT THIS DOCUMENT

This document explains the services we offer, how you will pay for them and how we do business with you. It is also our standard agreement on which we intend to rely. Therefore, it is important that you read this document carefully and keep it safe for future reference.

If there is anything you do not understand, please ask for an explanation.

WESLEYAN FINANCIAL SERVICES LTD

Wesleyan Financial Services Ltd is the advice and distribution company of the Wesleyan Group of Companies and is wholly owned by Wesleyan Assurance Society.

Wesleyan Assurance Society was founded over 180 years ago, to help people overcome the financial problems brought on by the industrial revolution. Wesleyan Assurance Society began offering life assurance in 1855 and added to their range so that by 1927 they offered a complete range of insurance services, which we continue to offer today.

Wesleyan Assurance Society is a mutual organisation, which means it is owned by and run for the benefit of its members. The Society does not have any shareholders, and any profits are either re-invested into the mutual organisation or used as internal finance to ensure the mutual is sustainable, safe and secure.

OUR RELATIONSHIP WITH YOU

Wesleyan Financial Services act on your behalf and can offer you advice on business protection savings, investing business funds, relevant life cover and buy-to-let mortgages (for limited companies). You will be advised by a Specialist Financial Adviser (from Wesleyan Financial Services). You may be referred to another of our specialists in certain circumstances.

In order for us to give you advice you must be UK resident for tax purposes. In addition, you must be physically present in the UK when we give you advice, or we must be able to send our recommendations to a UK address. We cannot provide advice to residents of any of the Channel Islands or the Isle of Man. If you are a US citizen, the spouse (husband or wife) of a US citizen (whether or not you have taken US citizenship) or a Green Card holder, we can only advise you on a limited range of protection needs.

OUR SERVICE

For investments, Wesleyan Financial Services Ltd will offer you advice only on products provided by Wesleyan Unit Trust Managers. In certain circumstances we may advise you on existing funds you hold in products not currently on our product panel.

For protection, we will offer you advice on a limited number of products provided either by one provider or a limited number of providers. This is known as restricted advice.

For mortgages, we offer advice to limited companies on a range of buy-to-let mortgages but do not offer deals which you can only get by going direct to a lender. We do not advise on second charge mortgages. If your enquiry is in relation to additional borrowing, we will provide advice on further advances as first charge borrowing only, i.e., we will consider the options for a further advance from your existing lender, or a remortgage to include the additional borrowing with a new lender. Other forms of borrowing we do not advise on are available: these include second charge mortgages and unsecured lending such as personal loans and credit cards.

We may provide the option of a referral to third parties for services we do not offer ourselves. Please see the Introductions section later in this document for full details.

THE RANGE OF PRODUCTS AND PROVIDERS WE OFFER ADVICE ON

We offer advice on a range of products selected from different product providers. We have chosen these providers based on a number of criteria, which include:

- ▶ their product(s) meet the needs of Wesleyan Financial Services clients, and
- ▶ they meet agreed service standards.

We regularly review the providers we use to ensure they continue to meet the above criteria.

Product	Provider
Protection	
Group locum protection	Wesleyan Assurance Society
Key person protection	Aviva, Legal and General, LV=, Scottish Widows, Zurich
Business succession planning	Aviva, Legal and General, LV=, Scottish Widows, Zurich
Business loan protection	Aviva, Legal and General, LV=, Scottish Widows, Zurich
Employee life cover (relevant life plans)	Aviva, Legal and General, LV=, Scottish Widows, Zurich
Buy-to-let mortgages protection for limited companies	Aviva, Legal and General, LV=, Scottish Widows, Zurich
Investments	
Regular and single payment non-ISA collective investment	Wesleyan Unit Trust Managers Ltd
Mortgages	
For buy-to-let mortgages for limited companies, we offer a comprehensive range of mortgages from across the market but do not offer deals which you can only get by going direct to a lender	

HOW WE WILL PROVIDE OUR ADVICE TO YOU

New advice



Agree needs and service level	<p>During this part of the meeting, your Specialist Financial Adviser will:</p> <ul style="list-style-type: none"> ▶ discuss your current financial circumstances, ▶ discuss your business and financial goals for the short, medium and long term, ▶ agree the areas where you require our services and how you will pay us, and ▶ gain your agreement to proceed at the agreed costs.
Detailed data gathering	<p>During this part of the meeting, your Specialist Financial Adviser will:</p> <ul style="list-style-type: none"> ▶ complete an assessment of your agreed financial needs and objectives identifying shortfalls and risks that could impact on your financial security and ability to achieve your business and financial goals, and ▶ discuss your views on certain areas, such as how much risk you are prepared to accept with regards to your investments, your capacity to suffer financial losses and any restrictions on the types of products you will consider, which could impact your personalised solution.
Analysis of your requirements	<p>Your Specialist Financial Adviser will:</p> <ul style="list-style-type: none"> ▶ review any financial plans you currently hold and determine whether those plans meet your current and future needs, where known, and ▶ research and prepare a personalised solution based upon the information you provide.
Financial Planning Report	<p>You will receive a written Financial Planning Report, which will:</p> <ul style="list-style-type: none"> ▶ detail your personalised solution, ▶ explain the benefits of the recommendation, and ▶ include details of any costs, risks and disadvantages you need to be made aware of.
Presentation meeting	<p>Your Specialist Financial Adviser will:</p> <ul style="list-style-type: none"> ▶ present your personalised solution to you, ▶ explain the benefits of the recommendation, ▶ include details of any costs, risks and disadvantages you need to be made aware of, and ▶ discuss any queries you may have about any aspect of your personalised solution, either during or after the presentation meeting and review where necessary. <p>If you are happy to accept your personalised solution, your Specialist Financial Adviser will work with you to implement it.</p>

Fixed fee services

Advised Services: Wesleyan Investment Review

This service is suitable for existing clients. The service is a review of your Wesleyan group investments and whether they are appropriate for your current circumstances and needs.

As part of the review, we will make recommendations where changes are needed. We can also support with the arrangement of any required changes (separate fees may apply).

Bespoke services

You may have other financial needs not covered by the above. If this is the case, please contact us and we will be happy to discuss your requirements.

THE COST OF OUR SERVICES

We will answer any questions you have about our charges before you start paying them. We will not charge you until you have agreed these charges. If we ever need to repay any charges to you, we will do so within 14 days.

You may have to pay taxes and other costs relating to our service which we do not control. We cannot pay these on your behalf.

How we charge for our advice and services

Our advice services may be charged by fixed fee or variable charge. These may be paid for by fee direct from you, by advice charges deducted from investment plans, or by commission paid to us by the product provider for any protection plans or mortgages you take up.

You will have an initial introductory discussion with your adviser, which is without charge. The intention of this discussion is to help us understand more about your circumstances, discuss which areas you would like our advice and support on, and how we will charge for our services.

Where you hold existing investments with Wesleyan group, we offer a range of one-off review services which are paid direct by you.

Fixed fee services are where we charge you a set fee for work we complete on your behalf. You will need to agree to the fee before we commence work and once you have agreed to the service the fee will be payable unless you cancel before we commence work. After delivery of the service, we will email you an invoice which will detail the charge, whether VAT applies, how you can pay and the payment terms.

For Wesleyan Investment Review, if the service leads to us providing you with advice to take out a new product and you take up that advice with WFS arranging the product, the service fixed fee will be waived and the advice paid for either by advice charge or payment from the product provider.

We will not charge you until you have agreed the services you require and the associated costs. Where VAT is payable, we will make this clear to you on each invoice. Charges only become payable once we have completed the work we agreed with you.

Advice relating to new needs and objectives

Specific needs

Where you have specific needs you wish to address and require advice in one or a limited number of need areas, relating to any of new investment advice, protection or borrowing needs, we charge a fixed consultation fee. However, if following our advice, you take out a plan or buy-to-let mortgage for a limited company, the consultation fee will be waived and the advice paid for either by the advice charge or payment from the product provider. We will also not charge the consultation fee where, as part of the same process, you purchase one of our fixed fee services, or if the sole purpose of the review is for Group Locum (whether a review or initial sale).

The consultation fee is £300 plus VAT.

These fees are payable where you have engaged our services for financial advice, but you decide not to proceed with any products or service we have recommended or where our advice is that you have no need to purchase a new financial product or other fixed fee service.

The fee for these advice services covers the cost of the work we will complete to fully assess your needs and identify any areas where further advice is required.

Where a fee is payable, we will send you an invoice following our last meeting, which will detail the amount of the fee, whether it is subject to VAT, how to pay and our payment terms.

Investment advice

Where we provide investment advice that leads to you purchasing an investment, you will pay an Initial Advice Charge (IAC) which is deducted from the money you invest. The IAC covers our costs of advising and arranging the investments on your behalf. Although you pay nothing directly to Wesleyan Financial Services Ltd, we will receive this fee from your plan provider collected by deductions from your plan. Details of the fee will be confirmed in your illustration and Financial Planning Report.

The IAC applies when as a result of our advice:

- ▶ You take out a new savings plan.
- ▶ For the first ten years of each regular payment you make into a plan.
- ▶ You top up an investment pension product you already hold.

For regular payments we will collect the IAC for ten years from commencement of the regular payment. If you increase the regular payment, the IAC relating to the original payment and increased amount are calculated separately. Each one is collected for ten years from when that payment started. For example, the last IAC applied to a payment started in January 2023 will be in December 2032; if an increment to that original payment was made in July 2025, the last IAC applied to the increment amount would be in June 2035.

We use a tiered charging structure based on a percentage of your investments.

Initial Advice Charge for lump sum payments

Investment amount	Rate applied	Example costs
The first £300,000*	3% of first £300,000	For an investment of £50,000 3% = £1,500
+	+	
Any amount above £300,000*	Zero*	For an investment of £550,000 3% of £300,000 = £9,000

*Available where the total investment at one time, into any combination of investment products, by a business exceeds £300,000. The discount will be applied evenly across all products, or variably at our discretion.

Initial Advice Charge for regular monthly payments

Investment amount	Rate applied	Example costs
All amounts	3% of the payment deducted from each payment for the first ten years. After the 10th anniversary of the payment commencement no further Initial Advice Charges are taken from that payment.*	For a £250 investment per month 3% = £7.50 per month. This equates to £90 per annum. Over 5 years the cost is £450. Over 10 years the cost is £900 and the Initial Advice Charge ceases. Over 20 years the cost is £900. For a £5,000 investment per month 3% = £150 per month This equates to £1,800 per annum. Over 10 years the cost is £18,000 and the Initial Advice Charge ceases. Over 20 years the cost is £18,000.

*The Initial Advice Charge is collected for ten years on payments paid as a result of advice and will increase proportionately where the payment is automatically indexed. The ten-year Initial Advice Charge collection period runs separately for each advised payment increase. For example, for a plan started with an advised payment of £500 a month, which is increased to £750 after five years following further advice, the Initial Advice Charge is collected on £500 for years 1 to 10 of the plan and on the £250 increment for years 5 to 15.

Your illustration and Financial Planning Report will confirm the level of Initial Advice Charge you will pay based on your actual investment amount.

Insurance

For providing advice and recommendations for the insurances specified below, we will be paid commission by the insurance provider. Although you pay nothing up front, that does not mean that our service is free as you still pay for our advice indirectly through product charges. Details of the commission we receive will be confirmed in your illustration and Financial Planning Report:

Insurance products provided
Mortgage Protection
Business Term Assurance Life Cover
Business Term Assurance Critical Illness Cover
Relevant Life Cover
Locum Insurance

Buy-to-let mortgages for limited companies

For providing advice and a recommendation for a buy-to-let mortgage for a limited company, we will be paid commission by the mortgage lender. Wesleyan Financial Services use Premier Mortgage Services and Build Loan to assist in sourcing mortgages, and receive a payment from them for every mortgage submitted through them. Information on the levels of commission we may receive from different mortgage lenders is available on request. Although you pay nothing up front, that does not mean that our service is free as you still pay for our advice indirectly through product charges. Details of the commission we will receive will be confirmed in our European Standardised Information Sheet (ESIS) illustration and Financial Planning Report. Your ESIS illustration will also tell you about any fees relating to a particular mortgage being considered.

We offer a referral service for conveyancing and commercial borrowing.

Fixed fee services

Wesleyan Investment Review:

Fee of £300 plus VAT. This will be waived if the assessment leads to you taking out a financial product.

Bespoke services

We will provide a written quotation before commencing work where bespoke services are agreed.

Invoicing and payment terms

Where a fee is payable, we will email you an invoice following the meeting where the agreed service is delivered.

The invoice will confirm the amount payable, the date by which this should be paid (usually 14 days from receipt of the invoice) and whether this includes VAT. Contained within the email will be a payment link for you to pay the fee online.

In the event payment is not received, we will email payment reminders after 14, 28 and 42 calendar days.

If following the final payment reminder, the fee is still unpaid, we reserve the right to pass the outstanding fee to a legal firm who will then contact you for payment, including an additional administration charge of £30.

Should you be experiencing financial difficulty, please contact us to discuss possible alternative payment options.

Other charges

There may be other charges and fees which may be applicable to your plans, for example annual management charges, fund charges, platform charges and specific product charges. These additional charges will be detailed in your product documentation, such as the Key Features Document and personal illustration.

EMPLOYEE REMUNERATION

Your Specialist Financial Adviser is employed by Wesleyan Financial Services Ltd and is paid a salary. In addition, we reward Specialist Financial Advisers and their managers with incentives if they meet certain sales targets. These incentives include bonuses, annual awards and career progression opportunities leading to enhanced salary and benefits. Any plan or fixed fee service you purchase will contribute towards these targets. All incentives are dependent on maintaining strict quality standards on the advice given.

YOUR PROTECTION

Unless we write to you to tell you otherwise, we will treat you as a 'retail client'. This means that you are afforded the highest level of protection under the regulatory system.

Ownership

'Wesleyan' is the trading name of the Wesleyan Group of Companies. Wesleyan Financial Services Ltd is wholly owned by Wesleyan Assurance Society.

Who regulates us?

Wesleyan Financial Services Ltd is authorised and regulated by the Financial Conduct Authority. The Financial Conduct Authority is a financial services regulator.

Wesleyan Financial Services Ltd's permitted business is advising and arranging investments, insurance and mortgages, and our Financial Services Register number is 134753. This can be checked by visiting the Financial Conduct Authority's website <https://register.fca.org.uk/> or telephoning 0800 111 6768.

What to do if you have a complaint

If you wish to register a complaint, you can do so by speaking to any member of Wesleyan staff or in the following ways:

- ▶ In writing to: Complaints Team, Customer Operations – Birmingham, Wesleyan Assurance Society, Colmore Circus, Birmingham B4 6AR
- ▶ By phone: 0121 200 3003
- ▶ By email: complaints@wesleyan.co.uk. However, please avoid sending personal information by email as it is not a secure method of communication.
- ▶ Via our website: www.wesleyan.co.uk/contact/complaints

For complaints relating to advised services, if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Further information about the Financial Ombudsman Service can be found on their website www.financial-ombudsman.org.uk

The Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the scheme if we have provided advice that is deemed unsuitable and are subsequently unable to meet our obligations.

The level of compensation available depends upon the product involved. The maximum levels are detailed below.

Product type	Products covered	Cover
Investment	Investment advice provided by Wesleyan Financial Services on Unit Trusts	Most types of investment business are covered for 100% up to a maximum of £85,000 per person per financial organisation
Insurance	Insurance Products forming basis of the solutions listed under page 2 of this document	Advising and arranging insurances is covered for 100% of the claim, without any upper limit
Home Finance	Mortgages	Advising and arranging mortgages is covered for 100% up to a maximum limit of £85,000

You are also protected in the event of your product provider failing. The maximum cover for the following product types are as follows.

Product type	Products covered	Cover
Deposit	Cash-based savings	£85,000 per legal entity per financial institution*
Collective investments	Unit Trusts	Most types of investment business are covered for 100% up to a maximum of £85,000 per person per financial organisation
Insurance (business protection)	Insurance Products forming basis of the solutions listed under page 2 of this document	100% with no upper limit**

*In limited circumstances, you may be eligible for cover up to £1,000,000 for temporary high balances.

**This includes protection of your claim where your claim has failed because your policy is not in force as a result of a failure by the intermediary, such as the intermediary failing to correctly pass on information or a payment.

Further information can be obtained from the Financial Services Compensation Scheme's website www.fscs.org.uk

Conflicts of Interest

We will always seek to act in your best interests. However, circumstances can arise where:

- ▶ we have some form of interest in business being carried out by you
- ▶ one of our other clients has some form of interest in business being carried out for you, or
- ▶ we become aware that our interests or those of one of our other clients conflicts with your interests

If this happens, we will write to you to get your consent before we proceed with your instructions and outline the steps we will take to make sure you are treated fairly.

Changes to this agreement

If we make material changes to the information in this agreement, we will give you at least 90 days' notice in writing.

OTHER IMPORTANT INFORMATION

Your information

The Wesleyan Group of companies is committed to protecting the privacy and security of your personal information. The following is a summary of the key points of our privacy notice and explains where to go for further information.

How we use your personal data

We collect and use personal data about you to provide our products and services to you and to let you know about other Wesleyan products and services you might be interested in. You are free to opt out of marketing communications at any time. As a mutual organisation, we also communicate with our members about their membership (for example, voting in our AGM) and the benefits they are entitled to.

In order to provide you with accurate advice and quotations we may need to ask for information relating to your or your family's health or criminal convictions such as driving offences. You are not obliged to provide this information but if you do not do so, we may not be able to provide you with complete and accurate advice or offer to cover you or your family under a policy. When required, we will ask you for your consent to:

- ▶ process such information for the reasons set out above, and
- ▶ provide this information to third-party providers in order to provide quotations to you (where applicable).

Where you have provided information about another person, you confirm that you have their authority to share that information with us in accordance with our privacy notice.

Who we share your data with

We may share your personal data with third parties. These may include other members of the Wesleyan Group of companies, our regulators, third-party service providers (such as IT suppliers), credit reference agencies or other third parties who are involved with the supply of products and services to you. Where we supply your data to a third party for the provision of products or services to you, they will decide the purposes for which they process your data and will act under their own privacy policy. We will never sell your data to other organisations for marketing purposes.

Your rights in respect of your personal data

You have various statutory rights in respect of your personal data. For example, you have the right to ask for a copy of the personal data we hold about you and to ask for errors to be corrected. Our privacy notice explains all these rights in more detail and what you need to do to exercise them.

How we keep your personal data secure

We continue to invest in protecting your personal data through staff training, IT systems security and by working closely with carefully chosen suppliers.

Who to contact

We have appointed a data protection officer (DPO) to oversee compliance with our data protection obligations. If you have any questions about how we handle your personal information, please contact our DPO, whose contact details are below.

While we hope you can discuss any issues you may have with the DPO, you also have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK's supervisory authority for data protection issues. It can be contacted via its website at <https://ico.org.uk/>

Our Data Protection Officer can be contacted on 0121 200 3003 or by email to privacy@wesleyan.co.uk. However, please avoid sending personal information by email as it is not a secure method of communication.

How to find out more

Our privacy notice is available at www.wesleyan.co.uk/privacy. If you'd like to receive a paper copy of this, please write to us at Data Protection Team, Wesleyan Assurance Society, Colmore Circus, Birmingham, B4 6AR, email privacy@wesleyan.co.uk or phone us on 0800 975 4162.

Language

Any written or spoken communications with you will be in English.

Law

This document will be governed by and construed in accordance with English law.

Legal and accountancy services

Wesleyan Financial Services Ltd and its employees are not able to give you legal or accounting advice or to prepare legal or accounting documents for you. You may need to contact a solicitor or accountant if a point of law or accountancy arises during your discussions with us. We will not pay for the costs of any legal or accountancy advice.

We will set out the tax treatment of your payments or contributions and encashment based on our understanding of the regulations at that time. However, how HM Revenue & Customs actually treat them is determined on a case-by-case basis. You may need to refer to an accountant for more specialised advice on the tax treatment of your policy.

Confirming your identity

We are legally required to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on your behalf and to ensure that the information we hold is up to date. For this purpose, we will need to see appropriate documentary evidence and/or we may use a credit reference agency to provide electronic identity verification. We may conduct these checks from time to time throughout our relationship, not just at the beginning.

Any electronic searches completed for verification of identity will not affect your credit rating. Please note credit reference searches carried out by third-party lenders when considering actual or potential mortgage applications arranged by us on your behalf may leave a footprint. Multiple searches may temporarily affect your credit rating depending on the type of search undertaken.

Client money

Wesleyan Financial Services Ltd is not permitted to handle client money and we cannot handle cash or accept a cheque made out to us.

Referrals

Clients may be referred to Wesleyan Financial Services Ltd from companies with whom we have a professional connection. Advice given by us is based solely on the information that you have given us. The advice is not influenced by the professional connection, other than by facts given to us with your permission.

Wesleyan Financial Services Ltd is responsible for the financial advice, and not the referring firm.

INTRODUCTIONS

In certain circumstances, should you have needs we cannot meet, we may refer you to third parties who provide the relevant service or product. We will only provide them with relevant information to assist them in dealing with your query. Wesleyan Financial Services Ltd is not responsible for any advice provided by the third party.

Conveyancing

Wesleyan Financial Services Ltd does not provide advice on conveyancing or conveyancing providers. However, at your request we can refer you to United Legal Services Ltd eConveyancer service.

If we provide you with a referral for conveyancing, United Legal Services Ltd will pay us £150 when you complete. All costs or charges for conveyancing are detailed on a quote provided by United Legal Services Ltd trading as eConveyancer.

Commercial borrowing

Wesleyan Financial Services Ltd does not provide advice on commercial finance, and Wesleyan Group does not provide commercial lending. However, at your request we may refer you to Watts Commercial Finance Ltd for services relating to commercial finance, including mortgages and acquisitions.

Wesleyan Financial Services Ltd will receive a fee from Watts Commercial Finance Ltd for an introduction to them in respect of a commercial mortgage, when the mortgage or loan completes.

CANCELLATION RIGHTS

Product cancellation

In most cases, you can exercise your right to cancel by withdrawing from the contract. The cancellation period depends on the product we recommend and this cancellation period will be outlined in your Financial Planning Report.

If you cancel an investment product such as a Unit Trust, and the market:

- ▶ decreases – you might not get back the full amount you invested, or
- ▶ increases – you will not be entitled to the increase in value.

This agreement

You or we may terminate this agreement and our authority to act on your behalf at any time, without penalty. Notice of this termination may be given in writing (to Wesleyan Financial Services Ltd, Colmore Circus, Birmingham, B4 6AR), or by phoning us on 0800 980 9341; alternatively you may inform your Specialist Financial Adviser, and will take effect from the date of receipt.

Termination will not affect any transactions already initiated, which will be completed according to this document unless otherwise agreed in writing. You will be liable to pay for any transactions made prior to termination and any fees outstanding, if applicable.

TERMS

This is our standard agreement on which we intend to rely. For your own benefit and protection, you should read these terms carefully. If you do not understand any point, please ask for an explanation.

Financial advice: retirement planning • investing • funding • insurance

If you would like this document in Braille, large print or audio format, please contact **0800 975 3710**.

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Advice is provided by Wesleyan Financial Services Ltd.

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Wesleyan Financial Services Ltd (Registered in England and Wales No. 1651212) is authorised and regulated by the Financial Conduct Authority and is wholly owned by Wesleyan Assurance Society.

Wesleyan Assurance Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Incorporated in England and Wales by Private Act of Parliament (No. ZC145). Registered Office: Colmore Circus, Birmingham B4 6AR. Telephone: 0345 351 2352. Calls may be recorded to help us provide, monitor and improve our services to you.

Wesleyan Unit Trust Managers Ltd (Registered in England and Wales No. 2114859) is authorised and regulated by the Financial Conduct Authority.

Wesleyan Unit Trust Managers Ltd is wholly owned by Wesleyan Assurance Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Wesleyan Unit Trust Managers Ltd is also a member of The Investment Association. Calls may be recorded to help us provide, monitor and improve our services to you. Copies of the Scheme Prospectus, Key Investor Information Documents (KIIDs) and the most recent Annual Report and Half-Yearly Report on authorised funds are available free of charge from the Administration Centre.

Administration Centre: PO Box 9033, Chelmsford CM99 2WQ Telephone: 0330 123 3813