



Our Mortgage & Insurance proposition

Johnson Savage Consultancy Ltd

About us

We are client focused - family business who always aim to put you first. We have been established for over 40 years.

We are Experts - To provide you with the best advice, we need to know our stuff, that's why we have qualified Financial Planners with their own specific areas of expertise.

We are real people - we care about you are here to help you both now and in the future.

We are Professional - Providing a quality service requires a professional approach to everything we do.



Supporting our clients

We understand that from time to time our clients may find themselves dealing with circumstances which could mean they are potentially vulnerable. For example, a change in health, caring for a family member or coping with the loss of a loved one. There are many different types of vulnerability, and what makes one person vulnerable might not affect someone else. When we are vulnerable, our need for financial advice may change. However, admitting vulnerability or seeking help can sometimes feel hard.

If this is something you would like to discuss with your adviser, please ask for a copy of our support guide. This guide is designed to help explain vulnerability and the ways in which we might be able to support you. If you feel any of the circumstances in the brochure apply to you, please talk to us.

We are part of The Openwork Partnership

Together, we are always by your side

The Openwork Partnership is one of UK's largest and longest-established financial advice and investment companies.

Through many changes and challenges we have been a constant presence for over 45 years. We have served over two generations of clients and together seen a lot of change.

Every firm is individual and distinct, yet we share values and standards with each other - for the benefit of our clients.

As a Partnership we work together to:

- Make sure we work to the highest standards of compliance and regulation.
- Fully research the financial products available and work with product providers to secure the best solutions for our clients.
- Access correct training and professional development.
- Sustain quality standards in the advice we give our clients.

To maintain these high standards, The Openwork Partnership may contact you directly to you ensure your satisfaction and ask for your feedback.

We are proud of the personal difference we can make helping our clients and their families look forward to a better future with confidence and optimism.

Mortgages

Whose products do we offer

Mortgages

We offer a comprehensive range of products from across the market but not deals that you can only obtain by going direct to a lender.

Second Charges Mortgages

If you are purchasing a property with the help of a shared equity loan, our advice will also cover the shared equity second charge. However, we do not advise on any other second charge mortgages. If you need a second charge mortgage we will refer you to a master broker for second charges, who will be able to advise you.

Which service will we provide you with?

We will advise and make a recommendation for you on a first charge mortgage after we have assessed your needs.

You may request an illustration from us for any regulated mortgage contract we are able to offer you whenever we provide you with information specific to the amount you want to borrow following assessment of your needs and circumstances.

Alternative finance options

If you are looking to increase borrowing secured on a property that you already have a mortgage on, the following alternative finance options may be available and may be more appropriate:

- A further Advance from your existing lender
- A Second Charge
- An unsecured Loan

The Openwork Partnership does not offer advice on Unsecured Lending or Second Charges.

What will you have to pay us for our services?

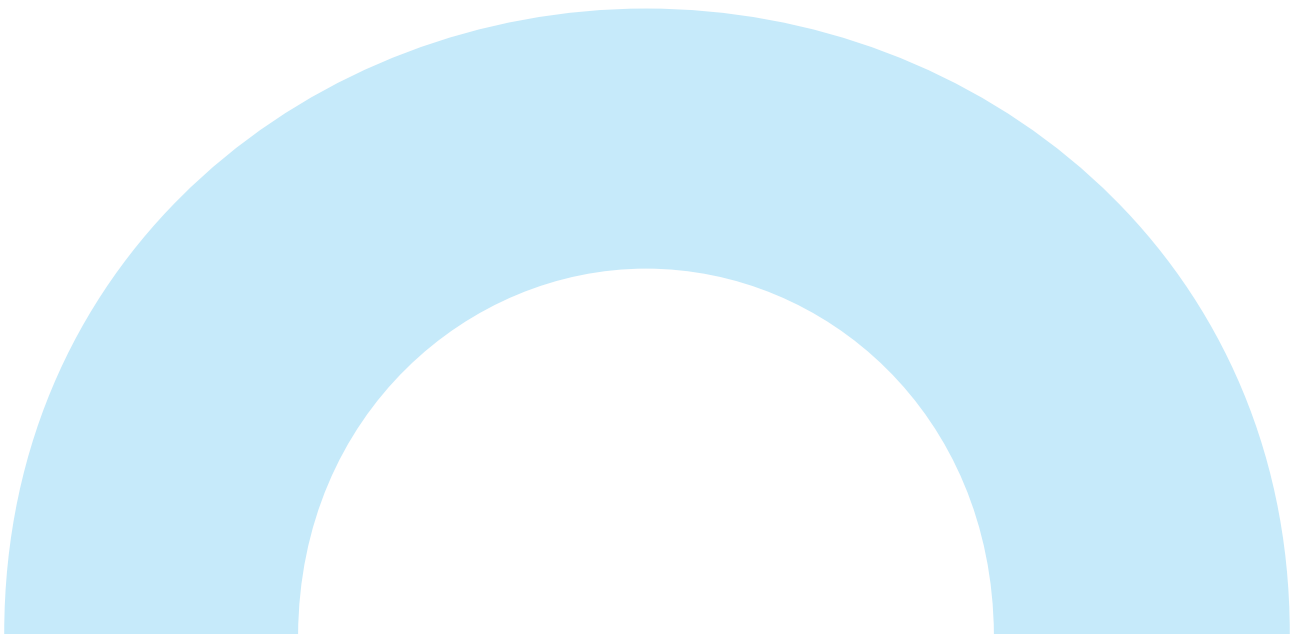
A fee of between 0.15% and 1% of the loan amount, £150 payable on engagement, the balance payable on application. The total fee will be based on your personal circumstances, employment record and credit history. For example a fee of 1% on a £100,000 mortgage would equate to a fee of £1000. We will provide you with written confirmation of your fee prior to the commencement of any chargeable activity. We will also receive commission from the lender.

If you'd like to know the range of commission payable from our lenders, please ask me for a list. You will receive an illustration when considering a particular mortgage, which will tell you about any fees relating to it. It is important that you read and understand the illustration.

Our refund policy for mortgage fees

If we charge you a fee and your mortgage does not go ahead, you will receive:

No refund, if you decide not to proceed with the purchase.



Insurance

Whose products do we offer

We can only offer products from a limited number of insurers for life assurance, critical illness cover, income protection, household insurance, accident, sickness and unemployment insurance and cash lump sum accident protection.

Please see the Insurance Proposition Summary leaflet for details of the insurers we offer insurance products from.

Which service will we provide you with?

We are an insurance intermediary representing you, not any insurer. We will provide you with a personal recommendation after we have assessed your needs, limited to the insurance products available to us, as shown in the Insurance Proposition Summary leaflet.

What will you have to pay us for our services?

We arrange the policy with the insurer on your behalf, you do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total annual premium. This means that if you purchase one of these products we will receive commission in addition to any adviser charges / fees you may have been or will be paying The Openwork Partnership for investment-related services. The amount of commission will be disclosed separately should you purchase one of these protection products.

You will receive a quotation which will tell you about any fees relating to any particular insurance policy.

Buy to Let

A Buy to Let mortgage taken out for the purpose of business is not regulated by the Financial Conduct Authority (FCA).

Who regulates us?

We are an appointed representative of The Openwork Partnership, a trading style of Openwork Limited, Washington House, Lydiard Fields, Swindon, SN5 8UB, which is authorised and regulated by the Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN. Openwork Limited's Financial Services Register number is 408285.

Openwork Limited's permitted business is advising on and arranging mortgages, general and pure protection insurance and life insurance, pensions and investments.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

What to do if you have a complaint

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

...in writing

Write to: Complaints Management Team,
The Openwork Partnership, Washington House,
Lydiard Fields, Swindon, SN5 8UB.

...by phone

Telephone 01793 567635

Information about our internal complaints handling procedures is available free of charge, on request from the Complaints Management Team.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Ask us for a leaflet or contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower Harbour Exchange
London E14 9SR

...by phone

Telephone 08000 234 567 or 0300 123 9123

...by email

enquiries@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

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.

Insurance

Insurance advising and arranging is for 90% of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered up to a maximum limit of £85,000. Further information about compensation scheme arrangements is available from the FSCS.

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