



about our services



KESTER CUNNINGHAM JOHN
Financial Planning LLP

Kester Cunningham John Financial Planning
LLP
Chequers House
77-81 Newmarket Road
Cambridge
CB5 8EU

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.

2 Whose products do we offer?

We offer products from the whole market.

We only offer the products from a single group of companies.

3 Which service will we provide you with?

We will advise and make a recommendation 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 products that we will provide details on. You will then need to make your own choice about how to proceed.

We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances, but we will not

- **conduct a full assessment of your needs;**
- **offer advice on whether a non stakeholder product may be more suitable.**

4 What will you have to pay us for our services?

Before we provide you with advice, we will give you our keyfacts guide 'about the costs of our services'.

We will tell you how we get paid and the amount, before we carry out any business for you.

5 Who regulates us?

Kester Cunningham John Financial Planning LLP is an Appointed Representative of PB Financial Planning Ltd, Causeway House, 1 Dane Street, Bishops Stortford, CM23 3BT who are authorised and regulated by the Financial Services Authority. Their FSA Register number is 210782.

Our permitted business is advising on and arranging Investments and General Insurance.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6 What to do if you have a complaint

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

In writing: PB Financial Planning Ltd, Complaints Dept, The Quorum, Barnwell Road, Cambridge, Cambs, CB5 5LQ.

By phone: Telephone 01223 507695

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. .

7 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.

Investment

Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

Insurance

Insurance advising and arranging is covered 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation arrangements is available from the FSCS.
