



MH WEALTH MANAGEMENT
FINANCIAL ADVISERS

About our mortgage and insurance services

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This document sets out the standard costs and charges that apply to the advice and service that we provide to clients. We will agree with you in writing the actual amount that will be payable before we carry out any business for you.

You need to read this important document. It explains the service you are being offered and how you will pay for it.

1 Whose products do we offer?

Insurance

- ☒ We offer products from a range of insurers for life cover, critical illness cover, income replacement and medical cover.
- ☒ We only offer products from a limited number of insurers for buildings and contents insurance, accident, sickness and unemployment insurance. Ask us for a list of the insurers we offer insurance from.
- ☐ We only offer products from a single insurer.

Mortgages

- ☒ We offer regulated mortgage contracts from the whole market.
- ☐ We only offer regulated mortgage contracts from a limited number of companies.
- ☐ We only offer regulated mortgage contracts from a single lender.
- ☐ We do not offer regulated mortgage contracts.
- ☒ We do not offer deals that you can only obtain by going direct to a lender.

2 Which service will we provide you with?

Insurance

- ☒ We will advise and make a recommendation for you after we have assessed your needs for life cover, critical illness cover, income replacement, medical cover, buildings and contents insurance and accident, sickness and unemployment insurance.
- ☐ You will not receive advice or a recommendation from us for household or commercial general insurance. 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.

Mortgages

- ☒ We will advise and make a recommendation for you on regulated mortgages contracts 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 regulated mortgages contracts 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.

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

Insurance

- ☐ A fee.
- ☒ No fee. We will receive commission from the insurance company selected for life cover, critical illness cover, income replacement, medical cover, buildings and contents insurance and accident, sickness and unemployment insurance.
1. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Mortgages

- ☐ No fee. We will be paid by commission from the lender.
- ☒ A fee of £499 for arranging the mortgage or a fee as agreed within the signed Mortgage Charge Agreement; payable before or after the completion of the mortgage transaction
2. Any commission received from the mortgage provider upon completion will be retained and we will inform you of the amount.
3. You will receive a key facts illustration when considering a particular mortgage or home purchase plan, which will tell you about any fees relating to it.

Refund of fees

4. If we charge you a fee, and your mortgage does not go ahead, you will receive:
- ☒ No refund, if you decide not to proceed or if the lender rejects your application due to information you have withheld.
5. If we receive commission from a recommended product provider and should the product not proceed or is cancelled and this results in the non-payment of the commission, except under your right to cancel regulations, the amount will be payable by you directly.

4 Loans and ownership

1. MH Wealth Management is a trading style of Active Financial Partners Limited which is authorised and regulated by the Financial Conduct Authority.
2. Active Financial Partners Limited is a wholly owned subsidiary of Compass Wealth Group PLC.
3. From time to time, Active Financial Partners Limited may provide its advisers with business loans and/or other short-term financial assistance.

Message from the Financial Conduct Authority

Think carefully about the product and services you need. If you want information or advice on standard mortgages please ask.