



## Important Information about our Services

### Welcome to Independent Financial Solutions

#### Who are we and what do we do?

We are a firm of independent financial advisers established in 1997 and have been helping our clients to meet their financial goals. As members of the Personal Finance Society (PFS), we believe in establishing and maintaining long term relationships, to help clients successfully achieve their financial goals.

We are an appointed representative of TenetConnect Services Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent regulator of financial services in the United Kingdom. TenetConnect Services Limited is entered on the Financial Services Register ([www.fca.org.uk/register](http://www.fca.org.uk/register)) under reference **150643**.

#### Who is TenetConnect Services Limited?

TenetConnect Services Limited is wholly owned by Tenet Limited, which is a wholly owned subsidiary of Tenet Group Limited ('TGL'), a leading distributor of financial products and services in the UK. TGL is majority owned by the following corporate shareholders; AEGON UK Distribution Holdings Ltd (22%), Aviva Life & Pensions UK Limited (23%), Aviva Life Holdings UK Ltd (24%) and Standard Life Aberdeen PLC (25%). Aviva Life & Pensions UK Limited and Aviva Life Holdings UK Ltd are both companies within the Aviva plc group.

Their address is: TenetConnect Services Limited, 5 Lister Hill, Horsforth, Leeds, LS18 5AZ. Tel: 01132 390011.

To find out more about TenetConnect Services Limited and the support and backing they provide us with, please visit their website [www.tenetgroup.co.uk/consumer](http://www.tenetgroup.co.uk/consumer)

#### What can we do for you?

Our mainstream service is to act on your behalf for the purpose of arranging and advising on the following:

- **Investments & Pensions, for example an ISA or Personal Pension Plan;**
- **Personal & Family Protection, for example a Life Assurance or Critical Illness Plan;**

For all the services described above we will complete a detailed fact find so we can understand your circumstances, specific needs and objectives to determine if these services are suitable for you. We will then undertake research in order to provide a personal recommendation(s) and related information relevant to your individual circumstances. If, after due consideration you would like to accept any or all of our recommendation(s), we will then implement them and arrange any products and/or related services on your behalf.

Once your financial plans are in place it is important to keep them under review. Subject to the type of services you require from us, we can continue to act on your behalf through one of our service packages. Alternatively, for those who prefer a more transactional or ad-hoc 'pay as you go' service, we are also happy to provide our services as and when you need them. Ultimately, whichever type or level of service you require from us we will act in your best interests at all times.

**Further details about these and other related services we provide are contained in the pages below. This also confirms the typical cost of our services and how we get paid for them.**

**Newnham Farmhouse,  
16 Low Road, Burwell,  
Cambridge CB25 0EJ.**

Telephone: **01638 615343**

Fax: **01638 615342**

E-MAIL: [qc@independent-financialsolutions.co.uk](mailto:qc@independent-financialsolutions.co.uk)

Web Site: [www.independent-financialsolutions.co.uk](http://www.independent-financialsolutions.co.uk)

## **IMPORTANT INFORMATION**

Before you consider our services in more detail we would like to draw your attention to the following important information:

When we have discussed and agreed with you the services that we are to provide we will confirm this to you in a Client Agreement. This will describe the scope and specific services to be provided including any on-going services, the cost and how it can be paid for. A copy of our standard Client Agreement is available on request.

Under the terms of Financial Conduct Authority (FCA) regulations we will classify you as a retail client for investment and pensions business. As a retail client you have the right to request re-classification as an elective professional client. This may be generally or in respect of a particular service, type of transaction or product, and is subject to the following:

- All requests for re-classification must be made in writing;
- We will consider such requests on a case by case basis against the criteria set out in FCA rules.
- We will confirm the scope of any re-categorisation along with the consumer protections you will lose as a result.
- You must keep us informed of any change to your circumstances that could affect your classification

We will not advise you if you are experiencing difficulties managing debts. Free help and advice about managing your debts is available by contacting the Money and Pensions Service via its website:

[www.moneyandpensionservice.org.uk](http://www.moneyandpensionservice.org.uk)

## **INFORMATION ABOUT OUR INVESTMENT & PENSION SERVICES**

We offer a range of services to help you meet your investment and retirement objectives. We provide independent advice, which means that our recommendations to you will be based on the following selection criteria:

1. We will determine which, if any, of the following types of investment or pension products are capable of meeting your needs, along with any associated 'tax wrappers' available (e.g. an ISA):
  - Open Ended Investment Company Funds (OEICs) including Exchange Traded Funds (ETFs), Unit Trusts and Investment Trusts;
  - Personal Pensions, Stakeholder Pensions, Self-Invested Personal Pensions (SIPPs) and Annuities;
  - Insurance Based Investments, including Capital Investment Bonds and Endowments;
  - Structured Capital at Risk Products (SCARPS) and Structured Deposits;
  - Certain Specialist Investments suitable for retail clients, including Venture Capital Trust (VCT) Investments and Enterprise Investment Schemes.
2. We will then consider a broad range of different providers of these products from a fully researched panel that is representative of the whole of the market available to financial advisers and which we review on a regular basis using factors such as the risks, costs, complexity and their competitiveness in the market place.

### **Related Service Providers**

Subject to your individual needs and objectives, we may also recommend that you hold and trade your investments and/or pensions in one place via a Platform Service. We may also recommend that some or all of your investments and/or pensions are managed by a Discretionary Investment Management Service (DIMS).

We will consider a broad range of these service providers from a fully researched panel that is representative of the whole of the market and which is also reviewed on a regular basis as described above. We may recommend investments in the IFSL Sinfonia Open Ended Investment Company (OEIC). This investment company has been jointly developed between BNP Paribas and Sinfonia Asset Management Limited, a subsidiary of Tenet Group Limited. We may also recommend that you hold and trade your investments via Tenet Platform Services Limited, a subsidiary of Tenet Group Limited.

We may recommend products or services related to your investment and pension needs which are not regulated by the Financial Conduct Authority. For example, cash deposits, National Savings & Investment Products (NS & I), or Inheritance Tax Planning (IHT).

## What can you expect to pay for our investment and pension advice?

A description of our initial and ongoing services, their associated costs and payment terms, is provided below.

The amount we charge and the basis of the payment will depend on the service you choose and your individual circumstances.

We will discuss your payment options with you and answer any questions that you may have. We will let you know if you have to pay VAT on the cost of our service.

It is possible that other costs, including taxes related to the business we conduct and products we arrange for you, may arise. These costs will not be paid by our firm but borne by you.

Our typical fees for advice and arranging an investment or pension on your behalf are set out below. Where hourly rates are stated, these are the actual hourly rates that will apply. There is an additional charge should you purchase one of our on-going service packages. The typical cost of our ongoing services and what they include is also set out below. You can cancel our on-going services at any time.

### Initial Advice Services

For all new clients, we will not charge you for the first half hour of the first meeting (if you want to use our services). We will not charge for a first meeting if you do not proceed. The purpose of this meeting is to discuss your needs and our services. We usually conduct this meeting at our offices but are happy to discuss matters with you over the phone or Skype, at a mutually convenient time.

Initial Service Description	Initial Service Fees
<p><b>One off, strategic review of your current pension and/or investment arrangements.</b></p> <p><i>(In the event that the review leads on to the purchase of additional products, the likely costs detailed below would almost certainly be reduced and reflected in our charges to you)</i></p>	<p><b>At £190 (exc. VAT) per hour for adviser's time, (£95 per hour for administration services) (exc. VAT) –</b></p> <p><b>Approx. 4-6 hours</b></p> <p><b>For example: if we spend 4 hours adviser time and 1 hour of an administrator's services reviewing your current pension and/or investment arrangements our fee for producing your financial planning report would be £855 (exc. VAT).</b></p>
Initial Service Description	Initial Service Fees
<p><b>Review of your pension arrangements (at retirement) and advice on using your pension funds to provide you with a suitable income and capital solution to meet your needs (your living in retirement options).</b></p>	<p><b>We charge £190 per hour (exc. VAT) for adviser time, (£95 per hour for administration services), (exc. VAT) prior to implementation. In the event that you decide to proceed, we will also charge the following implementation fee.</b></p> <p><b><u>Guaranteed Annuity</u> - Approx. 8-10 hours (suitable for those with £30,000 or more to invest)</b></p> <p><b>1% of the amount used to buy the Annuity</b></p> <p><b>For example if we spent 8 hours pre-implementation adviser time, 1 hour administration time and the purchase price is £50,000 your charge would be £2, 115. (exc. VAT)</b></p> <p><b><u>Investment Linked Flexible Annuity</u> - Approx. 8-11 hours (suitable for someone with at least £50,000 or more) – 1% of the amount used to buy the Annuity.</b></p>

	<p>For example if we spent 9 ½ hours pre-implementation adviser time, 1 hour administration time and the purchase price is £50,000 your adviser charge would be £2,400. (exc. VAT)</p> <p><b>Pension Drawdown - Approx. - 10 -14 hours</b> (suitable for those with over £100,000+ to invest)</p> <table border="0"> <tr> <td><i>Portfolio Value</i></td> <td><i>Initial Charge</i></td> </tr> <tr> <td>£0.00 - £249,999.99</td> <td>+ 1.50% plus</td> </tr> <tr> <td>£250,000 - £499,999.99</td> <td>+ 1.00% plus</td> </tr> <tr> <td>£500,000 - £999,999.99</td> <td>+ 0.75% plus</td> </tr> <tr> <td>£1,000,000+</td> <td>+ 0.50%</td> </tr> </table> <p>For example if we spent 10 hours pre-implementation adviser time, 2 hours administration time and the purchase price is £150,000 your adviser charge would be £4,340. (exc. VAT)</p> <p>If you invest £300,000 and the your Adviser Charge would be £6,340 (exc. VAT)</p> <p>If you invest £600,000 your Adviser Charge would be £9,090 (exc. VAT)</p> <p>If you invest £1,200,000 your Adviser Charge would be £12,090 (exc. VAT)</p> <p>Your adviser charge for implementing solution(s) is payable if you go ahead with our recommendation(s).</p>	<i>Portfolio Value</i>	<i>Initial Charge</i>	£0.00 - £249,999.99	+ 1.50% plus	£250,000 - £499,999.99	+ 1.00% plus	£500,000 - £999,999.99	+ 0.75% plus	£1,000,000+	+ 0.50%
<i>Portfolio Value</i>	<i>Initial Charge</i>										
£0.00 - £249,999.99	+ 1.50% plus										
£250,000 - £499,999.99	+ 1.00% plus										
£500,000 - £999,999.99	+ 0.75% plus										
£1,000,000+	+ 0.50%										
<p><b>Initial Service Description</b></p>	<p><b>Initial Service Fees</b></p>										
<p>Advising on and arranging lump sum investments. Service typically suitable for those with investments and/or pension portfolio, or a lump sum investment of more than £50,000.</p> <p><i>(We will advise on amounts of less than £50,000, but our time cost is the same, so the cost may appear to be disproportionately high).</i></p>	<p>We charge £190 per hour (exc. VAT) for adviser time, (£95 per hour for administration services,(exc. VAT) prior to implementation. In the event that you decide to proceed, we will also charge the following implementation fee.</p> <p>Service Charge. - Approx. 7-12 hours (suitable for those investing £50,000 or more).</p> <table border="0"> <tr> <td><i>Portfolio Value</i></td> <td><i>Initial Charge</i></td> </tr> <tr> <td>£0.00 - £249,999.99</td> <td>+1.50%</td> </tr> <tr> <td>£250,000 - £499,999.99</td> <td>+1.00%</td> </tr> <tr> <td>£500,000+ - £999,999.99</td> <td>+0.75%</td> </tr> <tr> <td>£1,000,000+</td> <td>+0.50%</td> </tr> </table> <p>For example if we spent 7 hours pre-implementation adviser time, 1 hour administration time and the purchase price is £50,000 your adviser charge would be £2,175. (exc. VAT)</p> <p>If you invest £150,000 your Adviser Charge would be £3,675 (exc. VAT)</p> <p>If you invest £300,000 your Adviser Charge would be £5,675 (exc. VAT)</p> <p>If you invest £600,000 your Adviser Charge would be £8,425 (exc. VAT)</p> <p>Your adviser charge for implementing solution(s) is payable if you go ahead with our recommendation(s).</p>	<i>Portfolio Value</i>	<i>Initial Charge</i>	£0.00 - £249,999.99	+1.50%	£250,000 - £499,999.99	+1.00%	£500,000+ - £999,999.99	+0.75%	£1,000,000+	+0.50%
<i>Portfolio Value</i>	<i>Initial Charge</i>										
£0.00 - £249,999.99	+1.50%										
£250,000 - £499,999.99	+1.00%										
£500,000+ - £999,999.99	+0.75%										
£1,000,000+	+0.50%										

Initial Service Description	Initial Service Fees
<p>Advice and arranging <b>only</b> a new regular contribution investment or pension plan, Including top up to an existing arrangement.</p> <p>This service is suitable for those who only want to save regular amount, for example every month by direct debit.</p> <p>It would typically those with a budget of at least £100 per month for a new regular investment or pension and those looking to top up an existing arrangement with at least £50 per month.</p>	<p>25% of the first years premium</p> <p>For example if you invest £100 per month (£1,200 a year annum) your Adviser Charge would be £300. (exc. VAT)</p> <p>If you invest £300 per month (£3,600 a year) your Adviser Charge would be £900. (exc. VAT)</p> <p>If you invest £500 per month (£6,000 a year) your Adviser Charge would be £1,500. (exc. VAT)</p> <p>Your adviser charge for implementing solution(s) is payable if you go ahead with our recommendation(s).</p>

## On-Going Advice and Review Services

We offer an on-going service package and this is detailed below. Once you have purchased an on-going service package you may cancel it at any time, without charge, by writing to us at the above address.

We also recognise that an on-going service package is not suitable for everyone and that some of our clients would simply like to use our services when they need them. For this purpose, we are also happy to undertake future 'ad-hoc' or one off reviews of an investment and/or pension portfolio we arranged on your behalf which his explained further below.

Descriptions of the on-going service packages that we offer are provided below the following table, which simply outlines the costs.

Service Charges by Product	Ongoing Charge for Periodic Reviews and Servicing Work								
<p>For Investment Annuity</p> <p>Lump sum investments including Pensions, Drawdown contracts, Investment Bonds, ISAs or any other lump sum investment product, where an investment portfolio service may be applicable.</p> <p><i>(Where you are also saving on a regular basis, then this will simply be subject to the same charge and not as detailed in the regular savings section below, which are the charges applicable to clients only investing on a regular basis).</i></p>	<p>Service available for 0.25% of your Annuity investment fund per year: Service provided once per year</p> <p>For example, if your investment is worth £100,000 your Adviser Charge would be £250 (exc. VAT)</p> <p>Service Charge</p> <table> <tr> <td>£0 - £49,999</td> <td>1.00%</td> </tr> <tr> <td>£50,000 - £499,999.99</td> <td>+0.50%</td> </tr> <tr> <td>£500,000 - £999,999.99</td> <td>+0.30%</td> </tr> <tr> <td>£1,000,000+</td> <td>+0.20%</td> </tr> </table> <p>of your investment per year. This is a tiered charge and the amounts shown above would be applied to the relevant tranche. The cumulative overall percentage is included in the below example based on the aforementioned tier charges.</p> <p>For example, if your investment is worth £100,000 your Adviser Charge would be £750 (exc. VAT) (0.75% overall)</p> <p>If your investment is worth £300,000 your Adviser Charge would be £1,750 (exc. VAT) (0.583% overall)</p> <p>If your investment is worth £600,000 your Adviser Charge would be £3,050 (exc. VAT) (0.508% overall)</p> <p>If your investment is worth £1,200,000 your Adviser Charge would be £4,650 (exc. VAT) (0.387% overall)</p>	£0 - £49,999	1.00%	£50,000 - £499,999.99	+0.50%	£500,000 - £999,999.99	+0.30%	£1,000,000+	+0.20%
£0 - £49,999	1.00%								
£50,000 - £499,999.99	+0.50%								
£500,000 - £999,999.99	+0.30%								
£1,000,000+	+0.20%								

Regular savings only, based on the value of your portfolio.

**Please note:**

The exact amount we charge each month will depend on the value of your investment and will increase if the value of your portfolio goes up.

The overall rate will be reviewed annually or when you add to or remove capital from your investment and adjusted to reflect the value at that time.

The overall rate Portfolio Value	Service Charge
£0 - £49,999.99	1.00%
£50,000 - £499,999.99	+0.50%
£500,000 - £999,999.99	+0.30%
£1,000,000+	+0.20%

of your investment per year. This is a tiered charge and the amounts shown above would be applied to the relevant tranche.

For example if your investment is worth £50,000 your Adviser Charge would be £500. (exc. VAT)

If your investment is worth £300,000 your Adviser Charge would be £1,750. (exc. VAT)

If your investment is worth £600,000 your Adviser Charge would be £3,050. (exc. VAT)

If your investment is worth £1,200,000 your Adviser Charge would be £4,650. (exc. VAT)

**Please note:**

The exact amount we charge each month will depend on the value of your investment and will increase if the value of your portfolio goes up.

## Service Levels

### Clients with under £25,000 under Management with Independent Financial Solutions.

- Access to your Adviser during working hours to answer queries.
- Occasional newsletters updating you on developments in the financial world.
- Secure online portfolio access (where available).
- One valuation of your investments a year will be sent to you with comments on the progress of your investment, details of what is going on in financial markets and recommendations as to any action your adviser thinks you need to take.
- One face to face meeting a year to review your investments upon your request

### Clients with at least £25,000 under Management with Independent Financial Solutions.

- Access to your Adviser during working hours to answer queries.
- Occasional newsletters updating you on developments in the financial world.
- Secure online portfolio access (where available).
- A half yearly valuation of your investments will be sent to you with comments on the progress of your investments, details of what is going on in financial markets and recommendations as to any action your adviser thinks you need to take.
- One face to face meeting a year to review your investments upon your request.

### **Clients with at least £50,000 under Management with Independent Financial Solutions.**

- Access to your Adviser during working hours to answer queries.
- Occasional newsletters updating you on developments in the financial world.
- Secure online portfolio access (where available).
- Tailored portfolios to match your personal needs and requirements.
- A half yearly valuation of your investments will be sent to you with comments on the progress of your investments, details of what is going on in financial markets and recommendations as to any action your adviser thinks you need to take.
- One face to face meeting a year to review your investments upon your request.

### **Clients with at least £100,000 and up to £250,000 under management with Independent Financial Solutions.**

- Access to your Adviser during working hours to answer queries.
- Occasional newsletters updating you on developments in the financial world.
- Secure online portfolio access (where available).
- Tailored portfolios to match your personal needs and requirements.
- A half yearly valuation of your investments will be sent to you with comments on the progress of your investments, details of what is going on in financial markets and recommendations as to any action your adviser thinks you need to take.
- Up to two face to face meetings a year to review your investments upon your request.

### **Clients with at least £250,000 plus under management with Independent Financial Solutions.**

- Access to your Adviser during working hours to answer queries.
- Occasional newsletters updating you on developments in the financial world.
- Secure online portfolio access (where available).
- Tailored portfolios to match your personal needs and requirements.
- A half yearly valuation of your investments will be sent to you with comments on the progress of your investments, details of what is going on in financial markets and recommendations as to any action your adviser thinks you need to take.
- Up to four face to face meetings a year to review your investments upon your request.

## **Ad-Hoc or One-Off Review Service**

This service is typically suitable for those who don't want to pay for regular reviews by their adviser and prefer to monitor things themselves. Upon request, we are happy to offer one off or 'ad-hoc' reviews of an investment/pension we set up for you should the need arise.

The cost of this service will vary depending on the complexity of the work and how long it takes to complete. Our adviser charge for this service is **£190 per hour (exc. VAT)** and any work by the administration team will be charged at **£95 per hour (exc. VAT)**.

A typical review will include:

- Updating the information we already hold about you;
- Re-confirming your objectives and risk profile;
- Providing you with recommendations regarding the on-going suitability of your portfolio, and;
- Subject to your agreement, implementing any adjustments to your portfolio we recommend e.g. fund switches.

### **Example cost:**

For a portfolio containing 2 separate arrangements (for example a personal pension and an ISA) we would expect a typical review to take approx. 3 to 4 hours.

For example, if it took us 3 hours and 30 minutes of adviser time to complete a review, our fee would be **£665 (exc. VAT)**.

## What are your payment options?

- We accept direct payment by cheque or bank transfer.
- We do not accept cash or credit cards.
- We will tell you if it is possible to settle our fees through a deduction from your investment/pension.

## Other benefits we may receive

If we take over the servicing rights of your existing arrangements that were arranged by another firm, we may be entitled to receive an on-going payment as a result. This is commonly referred to as 'trail commission'. Where this is the case we will offset the amounts received against our on-going service fees. For example, if our on-going service fee is **£500** and we receive **£200** trail commission from existing arrangements retained as part of your portfolio, the net fee due to us would be **£300 (exc. VAT)**.

Some of the firms whose products we recommend provide us with access to training and software which allows us to offer a better service. Some of the costs of these benefits may be passed onto you are part of the total charge you pay, should you choose to purchase a product from one of these firms. Further information regarding these arrangements is available on request.

We are not otherwise permitted to receive or retain any financial inducements, significant gifts or hospitality from investment product providers, for arranging investments.

## Other Specialist Services

As part of the TenetConnect Limited Network of Financial Advisers we have access to support services and specialist expertise you would normally expect from a large organisation. Where it is in your best interest we may offer to refer you to another firm within the same Network.

With your permission, the other firm may carry out research on our behalf or alternatively advise you directly. The total cost of this service, including our fees for any preparatory work the other firm relies on, will be no higher than our standard tariff of fees and charges stated above.

## INFORMATION ABOUT OUR INSURANCE SERVICES

### Personal and Family Protection

We are insurance intermediaries who offer products from a range of insurers based on a fair and personal analysis of the market for, Life Assurance, Critical Illness Cover, and Income Protection Insurance

### How much do we charge for our insurance services?

Typically we will not charge you a fee for advice and arranging an insurance product. We will receive commission from the insurer and this is reflected in the premium amount you pay to them. The amount of commission we receive will vary depending on the type of contract, term of the cover and the premium amount.

We will tell you how much commission we expect to receive before we transact business for you. You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy we arrange for you.

We are not otherwise permitted to receive or retain any financial inducements, significant gifts or hospitality from insurance product providers, for arranging insurance contracts on your behalf.

You also have the option to pay for our insurance services by way of a fee. The amount we charge will depend on the amount and complexity of the work required.

Our standard rate of £190 per hour will apply. For example if we spent 3 hours and 30 minutes preparing a recommendation and arranging the insurance product for you, our fee would be **£665 (exc. VAT)**. Our fee becomes payable when we provide you with our recommendation(s).

## **INFORMATION ABOUT OUR OTHER RELATED SERVICES**

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### **Non-Advised Services**

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

### **Credit Broking**

We are also credit brokers. This means that if you require a loan other than a mortgage (for example, a personal loan), we can refer you to a specialist third party who can discuss your specific needs with you. We will not advise you on this type of borrowing and you will need to make up your own mind whether to go ahead or not.

## **WHAT HAPPENS IF YOU HAVE A COMPLAINT?**

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If you are unhappy with the service you have received or a product we have arranged on your behalf, a copy of our complaints procedure, which sets out how we will handle your complaint, is available upon request.

If you would like to make a complaint please contact us either in writing to: **Complaints, TenetConnect Services Limited, 5 Lister Hill, Horsforth, Leeds, LS18 5AZ**; or by e-mail: [complaints@tenetgroup.co.uk](mailto:complaints@tenetgroup.co.uk); or by telephone: **0113 2390011**.

If we are unable to settle your complaint or you are unhappy with our response, you may be able to refer it to the Financial Ombudsman Service (FOS).

Further information about the FOS is available from their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by calling them on **0800 0234567**.

## **ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?**

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Yes, we are covered by the FSCS. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This will depend on the type of business and the circumstances of the claim. The FSCS only pays compensation for financial loss and the limits are per person per firm, and per claim category, as listed below:

### **Investments:**

Arranging and advising on most types of investment (e.g. an ISA) is covered up to a maximum limit of £85,000 per person per firm.

### **Long Term Insurance Contracts:**

Arranging and advising on long term insurance contracts (e.g. a life insurance policy, personal pension or annuity) is covered for 100% of the claim without upper limit.

Further information about the FSCS is available from their website: [www.fscs.org.uk](http://www.fscs.org.uk)