
keyfacts[®] about our insurance services

Sandy Farm Business
Centre, The Sands,
Farnham GU10 1PX
Tel 0844 736 5679
Fax 0870 765 3980

Smaart Associates Limited

1 The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2 Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer products from Legal and General for term assurance and critical illness products.
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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 for term assurance or critical illness. 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.
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4 What will you have to pay us for our services?

- A fee
- No fee.

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

