



about our services

The Ancient Order of Foresters Friendly Society Limited

Foresters House
29-33 Shirley Road
Southampton
SO15 3EW
Tel – 02380 229655 Fax – 02380 229657

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?

Investments

- We offer products from the whole market.
 - We only offer products from a limited number of companies.
 - We only offer our own products.
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Insurance

- We offer products from a range of insurers for life insurance, sickness and accident and permanent health insurance.
 - We only offer products from a limited number of insurers for life insurance, sickness and accident and permanent health insurance.
 - We only offer our own products for life insurance, sickness and accident and permanent health insurance.
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3. Which service will we provide you with?

Investment

- 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 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 whether a non-stakeholder product may be more suitable
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Insurance

- We will advise and make a recommendation for you after we have assessed your needs for life insurance, sickness and accident and permanent health insurance.
 - You will not receive advice or a recommendation from us for life insurance, sickness and accident and permanent health 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.
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4. What will you have to pay us for our service?

Investment

- Before we provide you with advice, we will give you our Keyfacts guide 'about the cost of our services'.
- We will tell you how we get paid, and the amount, before we carry out any business for you.
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Insurance

- A fee.
- No fee for life insurance, sickness and accident and permanent health insurance.

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

5. Who regulates us?

The Ancient Order of Foresters Friendly Society Limited, Foresters House, 29-33 Shirley Road, Southampton, SO15 3EW is authorised and regulated by the Financial Services Authority. Our FSA Registration number is 110029.

Our permitted business is providing and selling long term contracts of 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 - The Ancient Order of Foresters Friendly Society Limited, Foresters House, 29-33 Shirley Road, Southampton, SO15 3EW

...by phone – Telephone – 02380 229655

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.

Our Investment and Insurance products are covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.
