

The Ancient Order of Foresters Friendly Society Limited

Foresters House

29-33 Shirley Road

Southampton

SO15 3EW

Tel – 0800 783 4162 Fax – 02380 229657

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## 1. The Financial Services Authority (FSA)

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The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

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## 2. Whose products do we offer?

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### Investments

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

### Insurance

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer our own products for life insurance, sickness and accident and permanent health insurance contracts.

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## 3. Which service will we provide you with?

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### 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.

### Insurance

- 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 life insurance, sickness and accident and permanent health insurance contracts. 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?

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##### **Investment**

- We will tell you how we get paid, and the amount, before you purchase any products from us. This will be disclosed by issuing a specific product illustration.

##### **Insurance**

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

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

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#### 5. Who regulates us?

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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](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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#### 6. What to do if you have a complaint

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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 – 0845 683 8412

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

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#### 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

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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 £50,000 of the claim.

##### **Insurance**

Insurance advising and arranging is covered for 90 % of the claim without any upper limit.

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