



# about our services and costs

Foresters House  
Cromwell Avenue  
Bromley  
BR2 9BF

## Forester Life Limited

### 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is 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.

### 2. Whose products do we offer?

#### Investment

	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, income protection and critical illness.

### 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 limited 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: <ul style="list-style-type: none"> <li>● conduct a full assessment of your needs;</li> <li>● offer advice on whether a non-stakeholder product may be more suitable.</li> </ul>

#### Insurance

✓	We will advise and make a recommendation for you after we have assessed your needs for life insurance, income protection and critical illness.
	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.

#### 4. What will you have to pay us for our services?

##### Investment

No fee. You will receive a generic illustration which will tell you about the capped charges relating to any particular stakeholder product.

##### Insurance

	A fee
✓	No fee for life insurance, income protection and critical illness. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

#### 5. Who regulates us?

- **Forester Life Ltd**, Foresters House, Cromwell Avenue, Bromley BR2 9BF is authorised and regulated by the Financial Services Authority. Our FSA Register number is 177898.
- Our permitted business is **advising and arranging protection insurance and stakeholder products**.
- 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.

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

- If you wish to register a complaint, please contact us:  
**In writing:** The Customer Relations Officer, Forester Life Limited, Foresters House, Cromwell Avenue, Bromley, BR2 9BF  
**By Phone:** 020 8628 3400.
- 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.
- **Investment**  
Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 - so the maximum compensation is £48,000.
- **Insurance**  
Insurance advising and arranging is 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.