

### Forester Life Limited is an insurance undertaking.

#### 1. Important Information

This document is designed 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?

We only offer our own products for life insurance, income protection and critical illness and for stakeholder savings and investment products.

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

For investment products we offer restricted advice. 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 conduct a full assessment of your needs or offer advice on whether a non-stakeholder product may be more suitable.

Depending on the answers you provide during the fair and personal analysis we will provide a personal recommendation for any stakeholder savings or investment product deemed suitable.

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

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

No fee. You will receive a generic illustration and/or a Key Information Document which will tell you about the capped charges relating to any particular stakeholder savings and investment product.

You will receive a quotation which will tell you about any other fees relating to any particular insurance Plan for life insurance, income protection and critical illness.

Our Financial Advisers are directly employed by Forester Life and receive a basic salary and other employee benefits and have the potential to earn additional bonus if they meet certain targets.

#### 5. Who regulates us?

- Forester Life Limited, Foresters House, 2 Cromwell Avenue, Bromley BR2 9BF is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 177898.

- Our permitted business is advising on and arranging protection insurance and stakeholder investment products.
- You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/financial-services-register](http://www.fca.org.uk/firms/financial-services-register) or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

## 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, 2 Cromwell Avenue, Bromley BR2 9BF.
- By telephone: 0333 600 0333.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS), visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

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

- The FSCS is the UK's compensation fund for customers of authorised financial services firms.
- Individual customers are covered by the FSCS which means that in the unlikely event that we cannot meet our obligations you will be entitled to make a claim for compensation from the FSCS.
- Forester Life's insurance and protection Plans, ISAs, Savings & Investment Plans, Pension Plans and all children's savings Plans are fully covered under the FSCS. This means you would be entitled to 100% of the value of your Plan.
- You can find out more about the FSCS by visiting their website [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100.

## 8. Conflicts of Interest Policy Summary

Forester Life conducts its business according to the principle that it must identify and manage conflicts of interest fairly, both between itself and our customers and between one customer and another.

Our Conflicts of Interest Policy, which is available on request, helps to ensure that we act honestly, fairly and professionally in accordance with the best interests of our customers.

The policy includes examples of the circumstances which constitute or may give rise to a conflict of interest and the procedures to be followed and measures to be adopted in order to manage such conflicts and prevent them from damaging the interests of our customers.