

About our services and costs

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document has been designed by the FCA 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 offer products from the whole market.
- We only offer products from a limited number of companies.
- We only offer our own products for long-term insurance contracts including savings and protection business.

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. 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?

- Before we provide you with advice, we will give you our key facts guide to the cost of our services.
- There will be no payment for this service as no advice will be given.

5 Who regulates us?

Shepherds Friendly Society, Haw Bank House, High Street, Cheadle, Cheshire, SK8 1AL is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Shepherds Friendly's Financial Services Registered number is 109997.

Shepherds Friendly's permitted business is arranging long-term insurance contracts including savings and protection business.

You can check this on the Financial Services Register by visiting the FCA's website www.the-fca.org.uk/firms/financial-services-register or by contacting the FCA on 0800 111 6768 (freephone).

6 What to do if you have a complaint?

If you wish to register a complaint, please contact us:

In writing to: Compliance Officer, Shepherds Friendly Society, Haw Bank House, High Street, Cheadle, Cheshire, SK8 1AL.

By phone: 0800 526 249

Email: complaints@shepherdsfriendly.co.uk

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and 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, which means you may be entitled to compensation under the terms of the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. For long-term plans such as this the scheme covers 100% of the claim with no upper limit.

Further information about the scheme is available from the FSCS - 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU.

Visit: www.fscs.org.uk

Call: 020 7741 4100 or 0800 678 1100



The Shepherds Friendly Society Limited Registered Office:

Haw Bank House, High Street, Cheadle, Cheshire SK8 1AL.

Tel: 0800 526 249

Email: info@shepherdsfriendly.co.uk

Web: www.shepherdsfriendly.co.uk

Shepherds Friendly is a trading name of the Shepherds Friendly Society Limited which is an incorporated friendly society under the friendly societies act. Registered No 240F. Authorised By the prudential regulation authority and regulated by the financial conduct authority and the prudential regulation authority, financial services register no 109997. The Head office and Registered office of The Shepherds Friendly Society is based in the United Kingdom.