

# Important information

## 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 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](http://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

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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:** Telephone us on 0161 428 1212

**Email:** [info@shepherdsfriendly.co.uk](mailto:info@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)?

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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](http://www.fscs.org.uk)

**Call:** 020 7741 4100 or 0800 678 1100



to make members  
feel valued

to remain mutual  
when in our  
members interests

to provide simple,  
value for money  
financial solutions

to be a place  
where people  
want to work

We believe that mutuality is the best way of providing maximum benefit to our members and at the heart of the Society we have the mutual core values of trust, mutual benefit and ownership. We ensure that the money you invest with us is treated in a responsible and sensible manner to give as good a return on your investment as possible.

**The Shepherds Friendly Society Limited** Registered Office: Haw Bank House, High Street, Cheadle, Cheshire SK8 1AL.  
**Tel:** 0161 428 1212 **Fax:** 0161 428 3666 **Email:** [info@shepherdsfriendly.co.uk](mailto:info@shepherdsfriendly.co.uk) **Web:** [www.shepherds.co.uk](http://www.shepherds.co.uk)

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The Head office and Registered office of The Shepherds Friendly Society is based in the United Kingdom.