



keyfacts®

ABOUT OUR **SERVICES** AND COSTS

The Royal London Mutual Insurance Society Limited and
Royal London Marketing Limited, Royal London House,
Alderley Road, WILMSLOW, SK9 1PF.

1 The Financial Conduct Authority (FCA)

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

Investment

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

Insurance

- × We offer products from a range of insurers for life and household insurance.
- × We can only offer products from a limited number of insurers for life and household insurance.
- ✓ We can only offer products from Royal London for life insurance and a product from Aviva for household insurance.

3 Which service will we provide you with?

Investment

- × Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.
- × Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies.
- ✓ No advice – 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.

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 and household insurance. 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

- ✓ We will tell you how we get paid and the amount before we carry out any business for you.

Insurance

- × A fee for life and household insurance.
- ✓ No fee for life and household insurance.

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

5 Who regulates us?

The Royal London Mutual Insurance Society Limited, 55 Gracechurch Street, London, EC3V 0RL, 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 117672.

Our permitted business is providing life assurance and pensions. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systemsreporting/register or by contacting the FCA on 0800 111 6768.

Royal London Marketing Limited, 55 Gracechurch Street, London, EC3V 0RL, is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 302391.

Our permitted business is introducing Royal London's customers to other insurance companies. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systemsreporting/register or by contacting the FCA on 0800 111 6768.

6 What to do if you have a complaint

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

✉ In writing:

Customer Relations Department
Royal London
Royal London House, Alderley Road
WILMSLOW, SK9 1PF

☎ By phone

08450 502020.

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)?

Royal London is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the circumstances of the claim.

Most types of investment business are covered up to a maximum limit of £50,000.

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.

**If you would like a copy of this leaflet in large print,
please call us on 0800 195 1000**



Royal London
Royal London House, Alderley Road, Wilmslow, SK9 1PF
royallondon.com

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions and is a member of the Association of British Insurers and the Association of Financial Mutuals. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391.