



ABOUT OUR **SERVICES** AND COSTS



Royal London Marketing Limited, Royal London House,
Alderley Road, WILMSLOW, SK9 1PF.

1. About our Services and Costs

This document contains important information about the service we are offering to you and how you will pay for it. You should read this before you apply for a Retirement Account.

For more information on the main features, benefits and risks of the Retirement Account please read the **Key Features Document** and the **Terms and Conditions**.

2. Whose products do we offer?

- × We offer products from the whole market.
- ✓ We can only offer products from Investment Funds Direct Limited (which is a division of the Royal London Group) for investments.
- × We only offer our own products.

3. Which service will we provide you with?

- × 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.

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

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

5. Who regulates us?

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 companies, and distributing the Royal London Retirement Account and the Royal London Investment ISA. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk 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

0345 050 2020.

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 Marketing Limited 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.

The deposit compensation limit is £85,000. Further information about compensation scheme arrangements is available from the FSCS.

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



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royallondon.com

Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority. The firm is on the Financial Services Register, registration number 302391 and distributes the Royal London Retirement Account.. Registered in England and Wales number 4414137. Registered office: 55 Gracechurch Street, London, EC3V 0RL.

The Royal London Retirement Account is provided by Investment Funds Direct Limited (IFDL). IFDL is authorised and regulated by the Financial Conduct Authority. The firm is on the Financial Services Register, registration number 114432. Registered in England and Wales number 1610781. Registered Office: Trimbridge House, Trim Street, Bath BA1 1HB.