
www.lifeassuranceonline.co.uk 50 North Street Taunton, Somerset, TA1 1LX

1 The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2 Whose products do we offer?

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers, which are Engage Mutual & Legal & General.
- We can only offer products from one insurer.

3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for term assurance, critical illness, income protection, accident, sickness & unemployment and or buildings and contents.
- You will not receive advice or a recommendation from us for term assurance, critical illness, income protection, private medical insurance and accident, sickness & unemployment, buildings and contents.
- 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?

- A fee
- No fee for the over 50's insurance policy. We will receive commission from the insurer.

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

5 Who regulates us?

Lifeassuranceonline is a trading style of LFS & Partners Ltd which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 460692.

Lifeassuranceonline permitted business is advising and arranging non-investment insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6 What to do if you have a complaint

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

In writing to: The Compliance Officer
LFS & Partners Ltd
Reg. Office
20 Litchdon Street
Barnstaple
Devon
EX32 8ND

By phone: 01271 321 444

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. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.