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**1 The Financial Services Authority (FSA)**

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

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**2 Whose products do we offer?**

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- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers, these are Engage Mutual, Shepherds Friendly, National Friendly, LV=, Aviva and Pru Protect.
- We can only offer products from one insurer.

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**3 Which service will we provide you with?**

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- 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.

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

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- 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.

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## **5 Who regulates us?**

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**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](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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## **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:** 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.

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## **7 Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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.

**TERMS OF BUSINESS LETTER ISSUED BY Lyn Financial Services and  
Lifeassuranceonline.co.uk which are trading styles LFS & Partners Ltd**

**Customer Classification**

The firm proposes to classify you as a Private Customer.

**Remuneration**

We derive income from commission paid to us in respect of transactions in Life Assurance. We shall tell you the amount of commission payable to us on.

Alternatively, if you or we propose to operate on a fee basis, we will agree its basis, frequency and method with you in writing before we carry out any chargeable work. Should we receive commission from any third party in relation to transactions arranged for you, we will offset the amount received against any fees due.

**Client Money**

The firm does not handle client's money. **We never accept a cheque made out to us** (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash.

**Making a Complaint**

If you should have any complaint about the advice you receive or a product that you have bought please write to the Compliance Officer at LFS & Partners Ltd, Litchdon House, 20 Litchdon Street, Barnstaple, Devon EX32 8ND. If you feel that your complaint has not been sufficiently handled you may subsequently complain to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, Tel: 0207 676 1000.

**Termination of this Agreement**

You or we may terminate our authority to act on your behalf at any time without penalty. Notice of this termination must be given in writing. The termination will be without prejudice to the completion of transactions already initiated, if this is the case.