

Oddfellows House 184-186 Deansgate Manchester M3 3WB



1. The Financial Conduct Authority

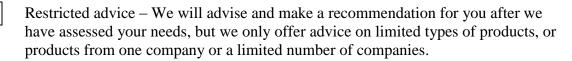
The FCA is the independent watchdog that regulates financial services.

This document is prescribed by the FCA to be given to consumers considering buying certain financial products. Please take the time to read this important document. It explains the service you are being offered and how you will pay for it.

2. Which service will we provide you with?

 \checkmark

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.



Non Advised - You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products upon which we will provide details. You will then need to make your own choice about how to proceed.

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

As this is a 'Non-advised' sale you will not be charged for any fees or commissions.

Although you pay nothing to us up front, that does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the Society's own costs, and are detailed in the specific product's Key Facts and Terms & Conditions. These charges reduce the amount left for investment.

4. Who regulates us?

The Oddfellows is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration No. 109995

The Oddfellows is authorised by the UK Regulators to market and/or administrate Tax Exempt Savings Plans, Qualifying policies, Personal Pensions, Investment Bonds, Life Assurance, Stocks and Shares ISAs, Junior ISAs and Child Trust Funds.

You can check this on the Financial Services Register by visiting the FCAs website <u>www.fca.org.uk/firms/systems-reporting/register</u> or by contacting the FCA on 0800 111 6768

5. What to do if you have a complaint?

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

in writing	Write to The Oddfellows, Oddfellows House, 184-186 Deansgate, Manchester, M3 3WB.
by phone	Telephone (0161) 832 9361 (9am to 5pm Monday to Thursday and 9am to 4pm on Friday)
by email	Insurance.enquiries@oddfellows.co.uk

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service, South Key Plaza 183 Marsh Wall, London, E14 9SR.

Telephone 0800 023 4567

www.financial-ombudsman.org.uk

6. Are we covered by the Financial Services Compensation Scheme?

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.

Further information about compensation scheme arrangements is available from the FSCS.

Telephone 0800 678 1100 (Lines are open Monday to Friday **08.30 to 17.30** excluding public holidays.)

www.fscs.org.uk