

www.pgmutual.co.uk

ABOUT OUR Services & costs

keyfacts®

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?

- We offer products from the whole market.
- We (can) only offer products from a limited number of companies. Ask us for a list of the companies and products we offer.
- We only offer our own products.

3: Which services will we provide you with?

- 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. 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.
- We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:
 - conduct a full assessment of your needs;
 - offer advice on whether a non-stakeholder product may be more suitable.

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

PG Mutual provides its own cover. There are no additional charges as all our costs are included in the Membership Subscription Rates.

5: Who regulates us?

PG Mutual is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, Firm Reference Number 110023.

Our permitted business is arranging, carrying out and effecting contracts of insurance, advising and arranging (dealing) in investments as agent and principal, and making arrangements with a view to transactions in investments, in respect of long-term insurance.

You can check this on the FCA's Register by visiting www.fca.gov.uk or by contacting the FCA on **0845 606 9966**.

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,
PG Mutual,
11 Parkway,
Porters Wood,
St Albans,
Hertfordshire
AL3 6PA

or by phone

Telephone 01727 840095.

If you cannot settle your complaint with us, you are 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.

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

Tel: **01727 840095** Fax: **01727 832710** Email: info@pgmutual.co.uk

PG Mutual is the trading name of Pharmaceutical and General Provident Society Ltd.
Registered office: 11 Parkway, Porters Wood, St Albans, Hertfordshire AL3 6PA.
Incorporated in the United Kingdom under the Friendly Societies Act 1992,
Registered Number 462F. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 110023.

January 2017 ABOUT OUR SERVICES AND COSTS - KEY FACTS

