
1 The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial services 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?

Insurance

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers for term life insurance, private medical insurance and travel insurance. Ask us for a list of companies we offer insurances from.
- We only offer products from a single insurer.

3 Which service will we provide you with?

Insurance

- 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. You will need to make your own choice whether to proceed.

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

Insurance

- A fee
- No fee
- You will receive a quotation from the insurer which will tell you about any other fees relating to your particular insurance policy.

5 Who are we regulated by?

The Children's Mutual is a trading name of Tunbridge Wells Equitable Investments Company Limited, Brockbourne House, 77 Mount Ephraim, Tunbridge Wells, Kent, TN4 8GN, which is authorised and regulated by the Financial Services Authority (FSA). Its FSA registered number is 208027.

Our permitted business includes giving you information about insurance products that we think you could be interested in.

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 Ownership

Tunbridge Wells Equitable Friendly Society Limited owns 100% of the share capital of Tunbridge Wells Equitable Investments Company Limited.

7 What to do if you have a complaint

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

- ... **in writing** Write to: The Children's Mutual PO Box 2067, Gloucester GL4 3YU
- ... **by phone** Telephone: 0845 077 1899
- ... **by email** complaints@thechildrensmutual.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8 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

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, although for an insurance policy FSCS will first try to arrange for cover to be continued by another insurer.

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