

The Children's Mutual

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?

Investment

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

3 Which service will we provide you with?

Investment

- 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.
- 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 make a full assessment of your needs or offer advice on whether a non-stakeholder product may be more suitable.

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

Investment

- We give full details of our charges in the Key Features relating to each of our products.

5 Who are we regulated by?

The Children's Mutual is a trading name of Tunbridge Wells Equitable Friendly Society 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 109990.

Tunbridge Wells Equitable Friendly Society Limited is authorised to issue and manage policies of life insurance, the main purpose, or an element, of which is to provide access to an underlying investment vehicle. It is also authorised to hold and control client money. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/home.do or by contacting the FSA on 0845 606 1234.

6 Loans and 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** to: The Children's Mutual, PO Box 2067, Gloucester GL4 3YU
- by phone** on: 0845 609 0085
- by email** to: 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.

Insurance

If we cannot meet our obligations the FSCS will first try to arrange for the cover to be continued by another insurer. If it cannot do so, it will provide for compensation as follows:

- Until 31 December 2009** – 100% of the first £2,000 and 90% of any value above that.
- From 1 January 2010** – 90% of the full value of the plan, with no upper limit.

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

The Children's Mutual, PO Box 2090, Gloucester GL4 3WR.

Tel: 0845 609 0085 Fax: 0845 609 0073 Email: mail@thechildrensmutual.co.uk Website: thechildrensmutual.co.uk

The Children's Mutual is a trading name of Tunbridge Wells Equitable Friendly Society Limited, incorporated in the United Kingdom under the Friendly Societies Act 1992, registered no. 190F, FSA registered number 109990. Authorised and regulated by the Financial Services Authority and a member of the Financial Ombudsman Service. Registered office: Brockbourne House, 77 Mount Ephraim, Tunbridge Wells, Kent, TN4 8GN. You can check the details of our authorisation on the FSA's Register by visiting www.fsa.gov.uk/register/home.do or by contacting the FSA on 0845 606 1234.