



# Providing a personal financial planning service

## Financial strength

Forester Life is part of Foresters Financial, an international financial services organisation. We're a mutual organisation, responsible for looking after over £5.6 billion funds under management as at 31<sup>st</sup> December 2024. For over 150 years we have focused on sharing our financial strength with over 2.4 million members and customers across the UK, US and Canada.

## Our heritage

Foresters Financial exists to improve the lives of its members, their families and the communities where they live – that's our Purpose. We champion the well-being of families and invest time and money in ways we can work together to make a difference.

## Our service

We provide a personal financial planning service, through face-to-face and video appointments, to help meet yours and your family's current and future financial needs. Your savings can be managed online, with a personal Financial Adviser on hand when you need. With the choice in how you want to do business with us; online, by phone, by post or with a Financial Adviser.



**Simple and affordable**



**Member focused**



**4.7 out of 5 stars**

**Foresters**   
Financial

**Helping is who we are.**

Visit [foresters.com](https://foresters.com) for more information.

# About our services and costs

## 1. Important information

This document is designed to be given to consumers who are 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. Who we are

**Forester Life Limited**, Foresters House, 2 Cromwell Avenue, Bromley BR2 9BF.

Authorised by the **Prudential Regulation Authority (PRA)** and regulated by the **Financial Conduct Authority (FCA)** and PRA.

Financial Services Register number: **177898**. Check our details at [www.fca.org.uk/firms/financial-services-register](http://www.fca.org.uk/firms/financial-services-register).

## 3. Our services

We offer both advised and non-advised services. We'll always be clear about which service you're receiving, and you can ask us anytime for confirmation.

### Advised services

We provide restricted advice on a limited range of stakeholder products. In order to do this we will ask some questions about your income, savings and other circumstances, depending on the answers you provide we will provide a personal recommendation for a stakeholder product if suitable.

We will not conduct a full assessment of your needs or offer advice on whether a non-stakeholder product may be more suitable. For our life and critical illness protection only products we will advise and make a recommendation for you after we have assessed your needs.

### Non-advised services

Some products and services are offered without advice or a personal recommendation. This means you'll need to decide if they're right for you. We'll make sure you have all the important information needed to make your decision.

## 4. Whose products do we offer?

We only offer our own products for life insurance and for savings and investment products.

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

No fee. You will receive a brochure and/or a Key Information Document which will outline the charges relating to any particular investment product. You will receive a quotation which will outline any other fees relation to any particular protection Plan. Our Financial Advisers are directly employed by Forester Life and receive a basic salary and other employee benefits and have the potential to earn additional bonus if they meet certain targets.

## 6. What to do if you have a complaint

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

- In writing: The Customer Relations Officer, Forester Life Limited, Foresters House, 2 Cromwell Avenue, Bromley BR2 9BF.
- By telephone: 0333 600 0333.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS), visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

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

- All Forester Life's Plans are fully covered under the FSCS, so 100% of the value of your Plan is protected.
- The FSCS is the UK's compensation fund for customers of authorised financial services firms, including Forester Life. In the unlikely event that we cannot meet our obligations you will be entitled to make a claim for compensation from the FSCS.
- You can find out more about the FSCS by visiting their website [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100.

## 8. Conflicts of Interest

Forester Life conducts its business according to the principle that it must identify and manage conflicts of interest fairly, both between itself and our customers and between one customer and another.

Our Conflicts of Interest Policy helps to ensure that we act honestly, fairly and professionally in accordance with the best interests of our customers.

## Using your Personal Information

We are committed to ensuring your privacy and personal information is protected. The details below outline what information we may hold, how we obtain it and for what purposes, who we share it with and why and your information rights. Further details are available within our Privacy Policy.

### What we collect

Personal information is information that identifies you, is about you and is provided through your dealings with us, including audio recordings of any meetings or telephone calls with us.

In certain circumstances we may request and receive sensitive personal information about you, for example health information for some products.

## **How we use your information**

We use your data to:

- Provide and manage your Plan
- Handle claims and payments
- Meet legal and regulatory obligations
- Prevent fraud and financial crime
- Improve our products and services

We will only process sensitive data (e.g., health information) with your consent or where permitted by law for insurance purposes.

## **Your rights and your information**

Your rights in relation to your information are set out in our Privacy Policy, on [foresters.com](https://foresters.com) or on request from Customer Services.

The policy provides more detailed information on how to view, correct, withdraw or otherwise change the way we use your personal information.

## **Sharing your information**

We share your information with our service providers, identity verification services such as credit reference agencies, and other parts of the Foresters organisation. We will not disclose any of your information to any other body or organisation except to prevent crime or if required by regulations or any law enforcement organisation. Some transfers may occur outside the UK/EEA (e.g., Canada) under appropriate safeguards.

## **Security**

We take appropriate measures to keep your data safe and confidential. We never sell your data.

## **Retaining your information**

We will retain your information for as long as you are a Forester Life Planholder, and in accordance with our data retention guidelines and legal and regulatory obligations.

## **A respectful environment**

We are committed to providing a safe, welcoming, and professional environment for everyone, including our customers and colleagues.

Our colleagues are there to support you and guide you, free from any form of discrimination or harassment. We operate a zero-tolerance policy, our colleagues are not expected to, and should not feel obliged to, continue dealing with a customer who is being abusive or harassing. These instances may result in services to the customer being withdrawn.

## **Laws and language**

All Forester Life Plans are subject to the law of England and Wales. We will always communicate with you using the English language.

## Our Products

### Adult Savings

ISA - Stocks and Shares ISA  
and/or Lifetime ISA

Savings & Investment Plan

Personal Pension Plan

### Children's Savings

Junior ISA

Child Trust Fund

### Protection

Personal Insurance

Mortgage Protection

Choose your type of protection cover:

- Life Benefit
- Critical Illness
- Combined Life and Critical Illness



## Investing made simple

Our savings Plans have a choice of actively managed funds, which are looked after by the experienced fund management team at Schroders, making investment decisions on your behalf - so you don't have to.

## How to contact us

Customer Services, Forester Life, Foresters House, 2 Cromwell Avenue, Bromley BR2 9BF

T: 0333 600 0333 - 8:30am to 5:00pm weekdays

E: [service@foresters.co.uk](mailto:service@foresters.co.uk)

**[foresters.com](https://foresters.com)**



**@ForestersFinancialUK**



**@ForestersUK**

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T 0333 600 0333. E [service@foresters.co.uk](mailto:service@foresters.co.uk). [foresters.com](https://foresters.com)  
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