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 £6 billion funds under management as at 31st December 2025. For over 150 years we have focused on sharing our financial strength with over 2.2 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 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, including whether you are receiving advised services, targeted support or non-advised services, 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.

3. Our services

We offer advised, targeted support and non-advised services.

Advised services
We can provide restricted advice on a limited range of stakeholder products. In order to do this we will ask you 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.

Targeted support services
Targeted support is designed to help customers make decisions about their finances by providing information, guidance and prompts based on certain characteristics or needs. This service will not assess your full circumstances and will not include a personalised recommendation.

Targeted support may include:
- Highlighting actions customers in similar circumstances may consider.
- Providing guidance on features of products that may be relevant to you.

These examples are not personal recommendations.

Non-advised services
We will only provide you with information on our products and services and will not provide 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.

Understanding the service you receive
We will clearly explain whether you are receiving advised services, targeted support or non-advised services.
Only advised services include a personal recommendation based on your individual circumstances.
You should consider whether targeted support or non-advised services provide enough information for your needs, or whether you would benefit from receiving financial advice.

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. These incentives are designed to support good customer outcomes and are subject to controls to manage potential conflicts of interest.

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.

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 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 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

Our products are designed to help build good savings habits and establish financial security for the future – whether it be for further education, a house deposit, retirement savings, or financial protection for your family.

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

With protection types of cover including: Life Benefit, Critical Illness Benefit, or Combined Life and Critical Illness Benefit.

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, Monday to Friday
E: service@foresters.co.uk

foresters.com

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