

# 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. Whose products do we offer?

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

## 3. Which service will we provide you with?

For investment products we offer restricted advice. 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 or offer advice on whether a non-stakeholder product may be more suitable.

Depending on the answers you provide during the fair and personal analysis we will provide a personal recommendation for any stakeholder savings or investment product deemed suitable.

For protection products we will advise and make a recommendation for you after we have assessed your needs for life insurance.

For Child Trust Funds (CTFs) we offer guidance on the options available when the CTF has matured on the child's 18th birthday. This service does not include any advice on the most suitable option to take or on any of our financial products.

## 4. 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 capped charges relating to any particular stakeholder savings and 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.

## 5. Who regulates us?

- Forester Life Limited, Foresters House, 2 Cromwell Avenue, Bromley BR2 9BF is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 177898.
- Our permitted business is advising on and arranging protection insurance and stakeholder investment products.
- You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/financial-services-register](http://www.fca.org.uk/firms/financial-services-register) or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

## 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 Policy Summary

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, which is available on request, helps to ensure that we act honestly, fairly and professionally in accordance with the best interests of our customers.

The policy includes examples of the circumstances which constitute or may give rise to a conflict of interest and the procedures to be followed and measures to be adopted in order to manage such conflicts and prevent them from damaging the 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. It includes your name, address, contact details, date of birth and Forester Life Plan details.

In addition we hold information that we use to manage our relationship with you (contact, complaints and financial information) and information about how you interact with our website. In certain circumstances we may request and receive sensitive personal information about you.

## **How we use your information**

The information you provide to Forester Life will be used for the following purposes:

- for setting up and administering your Plan;
- for communicating with and keeping you informed;
- for maintaining a record of complaints;
- for marketing of our products and services;
- for research and analysis; and
- for compliance monitoring and crime prevention.

## **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.

## **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.

## **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.

## **Making a complaint**

If we have been unable to satisfy your concerns regarding any aspect of the processing or handling of your information you can contact the Information Commissioners Office on: telephone helpline: 0303 123 1113; email: visit [www.ico.org.uk/global/contact-us/email/](https://www.ico.org.uk/global/contact-us/email/); post: Information Commissioners Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.

## **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



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Information is based on our current understanding of taxation as at January 2024. Tax treatment depends on individual circumstances and may be subject to change in the future.

**Foresters**  
Financial

Registered Office: Forester Life Ltd, Foresters House, 2 Cromwell Avenue, Bromley BR2 9BF.  
T 0333 600 0333. E [service@foresters.co.uk](mailto:service@foresters.co.uk). [foresters.com](https://foresters.com)  
Forester Life Ltd is authorised by the Prudential Regulation Authority and regulated by the  
Financial Conduct Authority and the Prudential Regulation Authority. Forester Life Ltd is  
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