



about our insurance services



Talavera Court
Darnell Way
Moulton Park
Northampton
NN3 6RW

First Point Financial Management Limited

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers for Life Assurance, Critical Illness Cover, Private Medical Insurance, Mortgage Payment Insurance and Income Protection Benefits.
- We can only offer products from a limited number of insurers for Buildings and Contents Insurance and Accident, Sickness and Unemployment cover.

Ask us for a list of insurers we offer insurance from.

- We can only offer products from a single provider.

3. Which service will we provide you with?

- 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.

We may ask some questions to narrow down the selection of products that we will provide details on.

You will then need to make your own choice about how to proceed.

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

- A fee.
- No fee for Life Assurance, Critical Illness Cover, Private Medical Insurance, Mortgage Payment Insurance and Income Protection Benefits.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

First Point Financial Management is a trading style of Lifetime Financial Management Ltd. Lifetime Financial Management is authorised and regulated by the Financial Conduct Authority, register number 3652194. Lifetime Financial Management Ltd is registered in England and Wales No. 3652194. Directors: P Merrigan, U Ozturk. Registered Office: 12-14 Upper Marlborough Road, St Albans, Herts AL1 3UR.

Our permitted business is advising and arranging non-investment insurance.

You can check this on the FCA's Register by visiting the FCA's website www.FCA.gov.uk/register/ or by contacting the FCA on 0800 111 6768 or e-mailing them at consumer.queries@fca.org.uk.

6. What to do if you have a complaint?

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

... in writing Write to Lifetime Financial Management Ltd, Compliance Dept, 1st Floor, City Gate, 17 Victoria Street, St Albans, Herts AL1 3JJ

... by phone Telephone 01727 848412.

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

7. 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 advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.