
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.

We can only offer products from a single provider.

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

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 and C Last. 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 Financial Services Register by visiting the FCA's website <https://www.fca.org.uk/firms/financial-services-register>.

6. What to do if you have a complaint

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

... in writing Write to Lifetime Financial Management Ltd,
 Compliance Department, 12-14 Upper
 Marlborough Road, St Albans, Herts AL1 3UR

... 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?

We are covered by the Financial Services Compensation Scheme (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 90% of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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