
INFORMATION ABOUT OUR INSURANCE SERVICES

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.

3 Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs.

4 What will you have to pay for our services?

We normally receive commission from insurers or intermediaries when introducing or arranging insurance.

We do not charge fees 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 other 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 448415. 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:

Compliance Department
Lifetime Financial Management Limited
12-14 Upper Marlborough Road
St Albans, Herts
AL1 3UR

Tel: 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 at <https://www.fscs.org.uk>.