



## About our services and costs



The Shepherds Friendly Society  
Shepherds House  
Stockport Road  
Cheadle  
Cheshire  
SK8 2AA

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### 1 The Financial Services Authority (FSA)

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The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers 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.

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### 2 Whose Products do we offer?

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- .. We offer products from the whole market.
- .. We only offer products from a limited number of companies. Ask us for a list of the companies and products we offer.
- Ⓟ We only offer products from The Shepherds Friendly Society.

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

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- .. 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.
- .. 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;
  - offer advice on whether a non-stakeholder product may be more suitable

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### 4 What will you have to pay us for our services?

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- .. Before we provide you with advice, we will give you our key facts guide to the cost of our services.
- Ⓟ There will be no payment for this service as no advice has been given

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## **5 Who regulates us?**

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The Shepherds Friendly Society Limited, Shepherds House, Stockport Road, Cheadle, Cheshire, SK8 2AA, which is authorised and regulated by the Financial Services Authority.

The Shepherds Friendly Society Limited's FSA register number is 109997.

The Shepherds Friendly Society Limited's permitted business is Long Term Insurance including Savings and Protection.

You can check this on the FSA Register by visiting the FSA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234

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## **6 What to do if you have a complaint**

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If you want to make a complaint, please contact:

Compliance Officer, The Shepherds Friendly Society, Shepherds House, Stockport Road, Cheadle, Cheshire, SK8 2AA.

Phone: 0161 428 1212

Email: [info@shepherds.co.uk](mailto:info@shepherds.co.uk)

If we don't deal with your complaint to your satisfaction you can complain to the: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Phone: 0845 080 1800.

Making a complaint will not affect your right to take legal action.

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## **7 Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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We are covered by the FSCS, which means you may be entitled to compensation under the terms of the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

For long term plans such as this scheme covers up to 90% of the claim with no upper limit.

Further information about the scheme is available from the:-  
FSCS, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.