



Income Protection Plus

THE Services & Costs

keyfacts[®]

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA 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.

Insured and
Administered by



About our Services & Costs

2: Whose products are offered?

- The Insurer offer products from the whole market.
- The Insurer (can) only offer products from a limited number of companies. Ask us for a list of the companies and products we offer.
- ✓ The Insurer only offers its own products.

3: Which services will be provided?

- The Insurer will advise and make a recommendation for you after we have assessed your needs.
- ✓ You will not receive advice or a recommendation from the Insurer. 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.
- The Insurer will provide basic advice on a limited range of stakeholder products and in order to do this you will be asked 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.

4: What will you have to pay the Insurer for the services?

The Insurer provides its own cover. There are no additional charges as all our costs are included in the Membership Subscription Rates.

5: Who regulates us?

The Insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, Firm Reference Number 110023.

The Insurer's permitted business is arranging, carrying out and effecting contracts of insurance, advising and arranging (dealing) in investments as agent and principal, and making arrangements with a view to transactions in investments, in respect of long-term insurance.

You can check this on the FCA's Register by visiting www.fca.gov.uk or by contacting the FCA on **0845 606 9966**.

6: What to do if you have a complaint?

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

In writing to

The Compliance Officer,
PG Mutual,
11 Parkway,
Porters Wood,
St Albans,
Hertfordshire
AL3 6PA

or by phone

Telephone **01727 228571**.

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

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

The Insurer is 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.

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

Insured and Administered by PG Mutual

HMCA Care Limited is an Introducer Appointed Representative of PG Mutual, the trading name of Pharmaceutical & General Provident Society Limited.

Contact: 01727 228571 Email: ip@hmca.co.uk

Registered office: 11 Parkway, Porters Wood, St Albans, Hertfordshire AL3 6PA. Incorporated in the United Kingdom under the Friendly Societies Act 1992, Registered Number 462F. PG Mutual is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 110023. May 2019 SERVICES & COSTS - KEY FACTS

