



## About our investment services

UK Life Direct Ltd, The Barn, Riverside Business Park,  
Natland Road, Kendal, Cumbria, LA9 7SX.  
Investment Direct is a trading name of UK Life Direct Ltd

### 1 The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. 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 investment providers.
- ✗ 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 us for our services?

- ✓ A fee, but only in certain circumstances.
- ✓ No fee, but we may receive trail commission from the product provider.

Our service is usually fee free - but rarely we need to charge a fee to cover costs. The website provides details on the service pages.

### 5 Who regulates us?

UK Life Direct Ltd is authorised and regulated by the Financial Services Authority. Our FSA registration number is 213208. Our permitted business is advising on and arranging general insurance contracts. You can check this on the FSA's 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.

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

If you wish to register a complaint, please contact us

**...in writing** Write to Complaints Department, Life Direct, The Barn, Riverside Business Park, Natland Road, Kendal, Cumbria, LA9 7SX .

**...by phone** Telephone 01539 727372.

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.