

# About our services and costs



Aviva  
Wellington Row, York, YO90 1WR

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## 1. The Financial Conduct Authority and Prudential Regulation Authority

The Financial Conduct Authority ('FCA') and Prudential Regulation Authority regulate the financial services industry. This document provides information required 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're being offered and how you'll pay for it.

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## 2. Which service will we provide you with?

- Independent advice - We'll advise and make a recommendation for you after we've assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.
- Restricted advice - We'll advise and make a recommendation for you after we've assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies.
- No advice - You won't receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we'll provide details on. You'll then need to make your own choice about how to proceed.

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

We'll tell you how we get paid, and the amount, before we carry out any business for you.

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## 4. Who regulates us?

Aviva Life & Pensions UK Limited. Registered in England No. 3253947. Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 185896. Our permitted business is advising on and arranging insurance. You can check this on the register by visiting the website [register.fca.org.uk](https://register.fca.org.uk)

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## 5. What to do if you have a complaint

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

...in writing Aviva, Customer Relations, PO Box 3182, Norwich, NR1 3XE.

...by phone **08000 686800**

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Visit [financial-ombudsman.org.uk](https://financial-ombudsman.org.uk) or call **0800 023 4567**.

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## 6. Compensation

Qualified advisers will recommend you buy products suitable for your needs. You have legal rights to compensation if at any time it's decided that you've bought a product that wasn't suitable for your needs at that time.

The Financial Services Compensation Scheme (FSCS) provides protection to consumers by allowing them to claim compensation in the event that an authorised financial services firm (such as Aviva Life & Pensions UK Limited) is unable to meet claims made against it.

Whether you qualify for any compensation under the FSCS will depend on the type of investments you hold. This means that if your investments through Aviva Life & Pensions UK Limited are held in external funds, then you wouldn't be eligible to make a claim for compensation under the FSCS in the limited circumstances where the external provider is unable to meet its obligations. Our fund factsheets show whether a fund is an external fund and further details can be found in 'Your Guide to Fund Factsheets'. If you're not sure about the type of funds you are invested in you can call us on **0800 068 6800** or speak to your financial adviser.

The cover under the FSCS, for contracts of long-term insurance, like this pension plan, is normally up to 100% of the value of the claim.

To find more information about the FSCS, including how to contact them via email and webchat:

Website: **fscs.org.uk**

Phone: **0800 678 1100** or **0207 741 4100**

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