

About our services and costs

Aviva Life & Pensions UK Limited.
Wellington Row,
York,
YO90 1WR

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance provider to sell insurance products that we manufacture. 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.

2. Whose products do we offer?

- ☐ We offer products from a range of insurers.
- ☐ We only offer products from a limited number of insurers.
- ☒ We only offer life insurance and critical illness products from Aviva Life & Pensions UK Limited.

3. Which service will we provide you with?

- ☐ We'll advise and make a recommendation for you after we've assessed your needs.
- ☒ You will not receive advice or a personal recommendation from us for life insurance and critical illness insurance. We may ask some questions to narrow down the selection of products that we'll 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.
- ☒ No fee.

Our staff are salaried and they receive an annual bonus based upon the overall performance of the Aviva Group, but they receive no additional bonus, commission or other benefit from providing you with these services. Aviva Life & Pensions UK limited will pay a fee to Ulster Bank, a business name of National Westminster Bank Plc ("NatWest") for introducing this product. Aviva Life & Pensions UK Limited also pays commission to Aviva UK Digital Limited for selling this product. This means a percentage of the premium you pay is given to Aviva UK Digital Limited. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Aviva Life & Pensions UK Limited. Registered in England and Wales No3253947. Registered office: 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 underwriting, administration and arranging of insurance and investment products.

You can check this on the Financial Services Register by visiting the FCA's website [fca.org.uk/register](https://www.fca.org.uk/register)

6. Ownership

Aviva Life & Pensions UK Limited and Aviva UK Digital Limited are both members of the Aviva plc group of companies.

7. What to do if you have a complaint

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

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

...by phone **0800 068 6800**

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** or call **0800 023 4567**.

8. Compensation

Your plan is covered by the Financial Services Compensation Scheme. If we become insolvent and we can't meet our obligations under this plan, the scheme may cover you for up to 100% of any successful claim you make.

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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