



Terms Of Business

My Advice, Concept Park (Suite 4), Watling Street, Towcester, Northants, NN12 7YD is a trading style of Lifetime Financial Management Ltd who are authorised and regulated in the UK by the Financial Conduct Authority. (FCA Register Number 448415).

- This document sets out the terms of business between our firm and its clients

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CONFIRMATION OF OUR ADVICE AREAS

Assurance & Insurance	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs
<input type="checkbox"/>	You will not receive advice or a recommendation from me. I may ask some questions to narrow down the selection of products that I will provide details on. You will then need to make your own choice about how to proceed.

CONFIRMATION OF WHOSE PRODUCTS WE OFFER

Assurance & Insurance – advice is given on the basis of a fair and personal analysis of the market.	
<input checked="" type="checkbox"/>	We offer products from a range of insurers for Life Assurance, Life Insurance, Critical Illness Cover, Income Protection and Private Medical Insurance
<input checked="" type="checkbox"/>	We only offer products from a limited number of insurers for Buildings and Contents Insurance, Accident Sickness and Unemployment Cover. Ask us for a list of the Insurers we offer insurance from.
<input type="checkbox"/>	We can only offer products from a single insurer.

WHAT YOU WILL PAY FOR OUR SERVICES

Assurance & Insurance	
<input type="checkbox"/>	A fee.
<input checked="" type="checkbox"/>	No fee for Life Assurance, Life Insurance, Critical Illness, Income Protection, Accident Sickness & Unemployment, Home Insurance, and Private Medical Insurance. We will be paid by commission from the company, that has already been included in the premium.
<p>You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.</p>	

OTHER IMPORTANT INFORMATION WE FEEL YOU OUGHT TO KNOW

If You Are Not Happy With Our Service

If you have a complaint about your Adviser or any financial advice you have received from your Adviser please contact us:

In writing:

Lifetime Financial Management Ltd
Complaints Department
12 – 14 Upper Marlborough Road
St ALBANS
AL1 3UR

OR

Email: complaints@lifetime.co.uk

Tel: 01727 848412

We will be happy to provide you with a summary of the internal procedures for handling complaints.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (e.g. if we arranged insurance or a regulated mortgage product).

The Financial Ombudsman Service can be contacted as follows: The Financial Ombudsman Service, Exchange Tower. London E14 9SR

Telephone 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

Our Regulator - The Financial Conduct Authority

My Advice is a trading style of Lifetime Financial Management Ltd who are authorised (FCA Register number 448415) and regulated by the Financial Conduct Authority. Registered Office: 12-14 Upper Marlborough Road AL1 3UR.

The permitted business of My Advice is advising on and arranging life assurance and general insurance.

You can check this on the FCA's Register by visiting the FCA's website www.FCA.org.uk/register or by contacting the FCA on 0300 500 8082.

The FCA address is: 12 Endeavour Square, London. E20 1JN

Client Classification Levels For Your Protection

The FCA has rules which affect the rights you have as a customer. In our dealings with you we will be representing you as the customer, rather than acting on behalf of an insurer.

We classify all our individual customers as 'retail' customers. The range of financial products we recommend are tailored to meet the needs of retail customers. You will have rights under the Financial Ombudsman Service (FOS) and the Financial Services Compensation Scheme (FSCS). These rights will apply to the provision of the advice we provide.

There are other classifications of customer that don't have these rights. These are "professional" customers and "eligible counterparties".

You have the right to be classified as a professional client. Should you feel you have the skills knowledge and experience to be a Professional client and don't wish to have the same protection afforded to retail clients, please let me know and we will complete the forms necessary to reclassify you.

If you have any questions regarding your classification (e.g. if you are a large company), please write to Lifetime Financial Management Ltd, 12 -14 Upper Marlborough Road, St Albans, AL13UR or to the Financial Ombudsman Service and FSCS.

Your Duty of Disclosure

Any financial advice we provide will be based on your personal financial circumstances and objectives. It is important that the information you give us is both accurate and a true reflection of your current circumstances.

It is your responsibility to provide complete and accurate information to a provider (a provider being for example, an organisation that provides insurance, mortgage, or investment related plans).

It is important that all statements made on any proposal form, or on any additional documentation are full and accurate.

Please be aware that if you fail to disclose any relevant information, or any change of circumstances to a provider, then the terms of your desired plan may be invalidated (e.g. an insurance claim may not be paid). We strongly recommend that the information you provide is checked thoroughly prior to submission.

Language

Unless agreed by us at outset all communication will be completed in English. We will communicate in a manner that is convenient to you, this could include Face-to-Face meetings, Post, E-mail and by telephone.

Overseas permissions

Protection Advice: All advice will be conducted in the EEA. This means that both you and I could be in any EEA country including the UK at the time advice is given.

Timing of Reports

Protection Advice: I will send you a Demands and Needs statement setting out the reasons for my recommendation, before the policy starts. If I am advising you by telephone, and the policy starts on the same day the Demands and Needs statement will be sent by the end of the next working day.

Addressing Financial Crime

All transactions relating to the services provided by us are covered by The Money Laundering, Terrorist Financing and Transfer of Funds Regulations 2017. The FCA also requires that we have appropriate measures in place to prevent the furtherance of financial crime.

Our responsibilities include but are not limited to verifying the identity and address of our clients and any third party making payments on their behalf. If required you must supply proof of your identity in accordance of the above Regulations. Identity verification checks may include electronic searches of the electoral roll and the use of credit reference agencies, which will result in a soft 'foot-print' on your credit records. This foot-print is not visible to other financial service providers and does not affect your credit rating in anyway. In accordance with the Data Protection Act 2018 acceptance of these terms and conditions represents your permission for us to access this information.

Financial Services Compensation Scheme (FSCS) Current limits

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.

Assurance, Insurance advising and arranging is covered for 90% of the claim with no upper limit.

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

The Law that we operate under

All of our agreements provided are governed and construed in accordance with the laws of England and Wales. In relation to any dispute, for your protection you agree to submit to the non-exclusive jurisdiction of the English courts.

The Data Protection Act 2018

The personal information you provide will assist your financial adviser in offering you the best advice as required by the Financial Services and Markets Act 2000. The personal data you provide will be used and stored in accordance with the Data Protection Act 2018 which incorporates the requirements of the General Data Protection Regulation (GDPR) into UK legislation. Before collecting any data from you, you will be issued with a Privacy Notice Document and will be asked to agree to the collecting, storing and use of your Special Category Data.