

keyfacts®

about our services and costs



2 The Old Court House
Tenterden Street
Bury
Greater Manchester
BL9 0AL

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers 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.

2. Whose products do we offer?

We offer products from the whole market.

We only offer products from a limited number of companies.

We only offer our own products.

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.

We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask 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.

We can only offer products from Healthy Investment. These products will enable you to:

- save and invest
- save and invest with the added benefit of protecting yourself and your loved ones in the event of death

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

Normally, if you buy a financial product direct from us, there will be no payments such as commission or fees payable. If there are any commission or fees payable, we will tell you how we get paid and the amount before we carry out any business for you.

5. Who regulates us?

Healthy Investment, 2 The Old Court House, Tenterden Street, Bury, Greater Manchester, BL9 0AL is authorised and regulated by the Financial Services Authority. Healthy Investment's FSA Register number is 109994.

Healthy Investment is the trading name of The Rechabite Friendly Society Limited.

Healthy Investment's permitted business is advising and arranging Tax Efficient Savings, Investment Bonds, Life Assurance, Stocks and Shares Isas and Child Trust Funds.

You can check this on the FSA's Register by visiting the FSA's website 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 Healthy Investment, 2 The Old Court House, Tenterden Street, Bury, Greater Manchester, BL9 0AL

...by phone Telephone (0161) 762 5790

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

Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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