

keyfacts®

about our services

The Pensions Office Ltd

Birch Lea, Hollow Meadows,
Sheffield S6 6GH

Valid from 1st May 2008

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 considering taking advice on certain financial products. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Investment

- We offer products from the whole market.
- We only offer products from a limited number of companies. Ask us for a list of the companies we offer products from.
- We can only offer products from a single company.

3. Which service will we provide you with?

Investment

- 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?

Investments

- Before we provide you with any services, we will give you our menu (Keyfacts about the cost of our services). It contains the cost of our services and will help you to decide if you want to proceed.
- We will tell you how we get paid, and the amount, before we carry out any business for you.

5. Who regulates us?

The Pensions Office is authorised and regulated by the Financial Services Authority. Our FSA Register number is 434677.

Our permitted business is arranging and advising on investments and pensions.

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: The Pensions Office Ltd
Redlands Business Centre
3-5 Tapton House Road
Broomhill
Sheffield
S10 5BY

By phone: 0114 2684298

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.

Investment

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

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