

Information about our insurance services

Authorisation Statement

- 3 Pillars Financial Planning is a trading name of Protect What Matters Ltd. Protect What Matters Ltd is authorised and regulated by the Financial Conduct Authority (FCA) under FCA number 843972.
- Protect What Matters Ltd is an Appointed Representative of Trusted Mortgage Advice Limited is authorised and regulated by the Financial Conduct Authority (FCA) under FCA number 801545.
- The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register.

Our Services

- We will provide advice and make a personal recommendation for you after we have assessed your needs and circumstances. We provide an intermediary service and act on your behalf.
- We offer products from a range of providers based on a fair and personal analysis for term assurance, critical illness, income protection and non-profit whole of life
- We also offer products based on an analysis of a number of insurers for:
 - Private medical insurance – we offer products from Aviva, Bupa, Freedom Healthnet, The Exeter, and Vitality Health

The Costs of our Services

We **do not charge a fee** for these services as we will receive commission from the policy provider/insurer.

Our Ethical Policy

We are committed to providing the highest standard of advice and service possible. The interest of our customers is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;
- seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

Cancellation rights

Certain protection and insurance contracts allow you the right to cancel after a contract has been put in force. Prior to you entering into a contract of protection or insurance we will provide you with specific details should this apply to include: its duration; conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.



Instructions

We prefer our clients to give us instructions in writing or email, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing or email if we require.

Complaints

If you wish to register a complaint please: write to 3 Pillars Financial Planning, 242 Baberton Mains Drive, Edinburgh, EH14 3EA or email admin@3pfp.life or telephone 0131 473 1194. Alternatively, you can write to Trusted Mortgage Advice, 50 Corstorphine Bank, Edinburgh, EH12 8RN

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

Compensation Scheme

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the limits applicable to the different product types is available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>

Client Verification

We may be required to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up to date. For this purpose, we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

Law

This agreement is governed and shall be construed in accordance with the Law of Scotland and the parties shall submit to the exclusive jurisdiction of the Scottish Courts.

Force Majeure

Protect What Matters Ltd t/a 3 Pillars Financial Planning shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days' notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

