

## Disclosure about our insurance services

### NGSU Commission Rebate Scheme

---

#### 1. The Financial Conduct Authority (FCA)

---

The FCA is the independent watchdog that regulates financial services. This document is designed to be given to consumers considering 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 a range of insurers for non-investment insurance contracts, including Life Cover, Critical Illness Cover, Income Protection, Mortgage Protection.
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer.

#### 3. Which service will we provide you with?

---

- We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a fair and personal analysis of the market.
- You will not receive advice nor a recommendation from us. You will need to make your own choice about which product you require and we will then provide a non-advised "Premium Comparison Service" only. You will then need to decide which provider you wish to proceed with.

#### 4. What will you have to pay us for this service?

---

- No fee. We will typically receive commission from the product provider chosen and this will be shown in your final illustration.

As part of our exclusive agreement with NGSU, we have agreed to rebate 50% of this commission back to the NGSU member, subject to terms and conditions as outlined in the NGSU Member Declaration Form.

#### 5. Who regulates us?

---

IFS Wealth & Pensions Ltd is directly authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 713063. Our address is: 45 Rusper Road, London, N22 6RA. IFSWP and NGSU Commission Rebate Scheme are trading styles of IFS Wealth & Pensions Limited.

You can check this on the FCA's Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

#### 6. What to do if you have a complaint

---

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

- ... in writing      45 Rusper Road, London, N22 6RA
- ... by e-mail      info@ifswp.co.uk

... by phone 0208 610 9811

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](http://www.financial-ombudsman.org.uk) or by contacting them on 0800 023 4 567.

---

## 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.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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

---

## 8. Client Agreement

---

By signing these terms and conditions of business, you confirm that:

- You are aware of the that you will not receive a personal recommendation from us.
- You agree to our terms of business outlined in this agreement.

The Firm reserves the right to amend the terms of this agreement at its discretion at any time. You will be provided with a copy of the latest document before taking out an insurance plan through us.

The Firm may transfer all or any of its rights and obligations under any agreement entered into with you, to persons or institutions at its discretion.

**This client agreement will come into effect once signed and my/our signature(s) confirm that I/we have read and understood the terms and conditions in this client agreement.**

Signed		Signed	
Print name		Print name	
Date		Date	