

## **About Us:**

### **1. Who we are?**

We are Sterling Life Limited. Our offices are located at Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ.

### **2. The Financial Services Authority (FSA)**

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

### **3. Whose products do we offer?**

We only offer our own products.

You will not receive advice or a recommendation from us for life insurance. 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?**

You will not be charged any fees.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

### **5. Who regulates us?**

Sterling Life Limited, Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 202178.

Our permitted business is the arranging and carrying out of life insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://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:  
by writing to the Customer Services Manager, Sterling Life Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX, or by telephone on 020 8334 1557.

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.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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

### **DEMANDS AND NEEDS STATEMENT**

Sterling Life Limited has not made any recommendation to you regarding the suitability of this policy for your demands and needs.