

Thomas Heald Solutions, 6-7 Feast Field, Horsforth, Leeds, West Yorkshire, LS18 4TJ is authorised and regulated by the Financial Services Authority (FSA). Our FSA Number is 528610. You can check this on the FSA's Register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Our direct offer site is designed for those people who wish to make their own investment and product purchase decisions.

- For investments, we only offer products from the Co-funds fund platform.
- For general insurance, we offer products from a limited number of insurers.
- We offer products from a range of insurers for term assurance, critical illness insurance and permanent health insurance.
- For annuities, we offer products from the whole market.

The only service we provide under this agreement is helping with the administrative arrangements for you to obtain the product you have chosen. If you decide that the product is suitable for you and you want to apply for the product we will, on your instructions, make contact with the product provider to effect the administrative arrangements for you to obtain the product from the product provider.

No advice or recommendations will be given. For general insurance, insurance and annuity products we can offer a telephone based information only service. Your quotation will be based on information you provide and this information will form the basis of your policy if you decide to proceed.

If you are unsure whether this product is suitable for you and you would like advice please contact us for information about our advice service, which is governed by a different agreement. We are able to offer independent financial advice through our sister company Thomas Heald Limited, and in doing so we offer products from the whole of the market.

Thomas Heald Solutions Limited does not handle clients' money. We never accept a cheque made payable to us or handle cash. We act as your intermediary in arranging investments. All Policies will be registered in your name unless otherwise agreed in writing. Policy Documents / Contract Notes will be sent directly to you from Co-Funds for Investments. We will forward to you all documents showing ownership of your Insurance policies as soon as practicable after we receive them; where a number of documents relating to a series of transactions is involved, we will normally hold each document until the series is complete and then forward them to you.

We do not charge you fees for our services as we are remunerated by the company with whom you make your investment by way of a commission. This is paid to us either initially, or annually by what is known as 'trail commission'. This money is paid to us from the normal charges taken from your investment and not as an additional charge.

In providing investment services to you we will categorise you as a retail client. The type of client category will determine the level of protections afforded to you under the regulatory system. As a retail client the regulatory protections will be the highest available.

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

In Writing: Write to Thomas Heald Solutions Ltd, Complaints Department, 11 Napier Court, Gander Lane, Barlborough Links, Chesterfield, S43 4PZ.

By phone: Telephone 01246 810004.

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

We are covered by the Financial Services Compensation Scheme (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 is covered to a maximum of £50 000.

Insurance arranging is covered for 90% of the claim without upper limit.

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

If you are unsure as to the suitability of an investment for your particular financial circumstances, you should seek expert financial advice before proceeding further. If you are still unsure in any way about a type of investment or policy we would urge you not to proceed.