

# OUR NON ADVISED SERVICE

This document sets out our Terms of Business and provides you with information about our non-advised service.



**NFU Mutual**  
FINANCIAL PLANNING

We normally ask you to give instructions in writing. We may at our discretion accept verbal, faxed or emailed instructions. NFU Mutual will issue all documentation and communications in English, and will only accept client communications and instructions in English.

#### **CLIENT CATEGORISATION**

We will classify you as a Consumer for protection products, or a Retail Client for pensions/investment

products, unless otherwise agreed. This is in accordance with the legal rules and guidance published by the FCA. Categorisation as a Retail Client affords you the highest degree of consumer protection under the regulatory requirements. However, this does not necessarily mean that you will automatically be eligible to bring a claim under the investor compensation scheme or through the ombudsman service.



You have the right to request a different categorisation but this would provide a lower level of client protection and would be subject to agreement by us.

If you buy a Group Life or Group Income Protection policy, our chosen provider UNUM Limited will classify you as a Commercial Customer in accordance with the legal rules and guidance published by the FCA.

### **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. The amount of compensation may be subject to certain limits, which will be reviewed from time to time.

#### **Investment**

Most types of investment business are covered for 100% of the first £50,000.

#### **Insurance**

Insurance advising and arranging is covered for 100% of the claim, with no upper limit.

For more details of the FSCS please visit [fscs.org.uk](https://www.fscs.org.uk)

### **CONFLICTS OF INTEREST**

Our Conflicts of Interest policy sets out the types of actual or potential conflicts of interest which affect our business and provides details of how these are managed. A summary of the current policy is available by contacting us.

### **TERMINATION OF TERMS OF BUSINESS**

WFU Mutual Select Investments Ltd may terminate these Terms of Business at any time, without notice. These Terms of Business apply to the non advised service you have asked us to provide. You may also terminate these Terms of Business at any stage. This will not prejudice the completion of transactions already initiated.

### **WHAT TO DO IF YOU HAVE A COMPLAINT**

If you need to make a complaint, please contact us using the phone or address information in the contact details section. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

# OUR SERVICES

## **WHOSE PRODUCTS DO WE OFFER?**

We only offer products from a limited number of companies. You may ask us for a list of the companies whose products we offer.

## **WHICH SERVICE WILL WE PROVIDE YOU WITH?**

No Advice. 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.

## **WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?**

There is no advice charge for our non-advised service.

In addition to a base salary, NFU Mutual may reward employees with a bonus payment and a work-based recreational event for reaching specific sales and quality targets.

We are paid a commission to cover the costs for our services from AIG Life, our annuity panel and UNUM Limited.

You will receive an illustration that will tell you about any other fees relating to any policies that you take out with us.

Transactions on the products that you take out with us may give rise to other costs, such as taxation, for which we are not responsible.

# TERMS OF BUSINESS

## ABOUT US

NFU Mutual offer a range of insurance products and financial solutions to protect your family's future finances. It's our mutuality which sets us apart, we're owned and run for you.

NFU Mutual is the National Farmers Union Mutual Insurance Society Limited. Our Head Office address is Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.

NFU Mutual Select Investments Limited is a wholly owned subsidiary of The National Farmers Union Mutual Insurance Society Limited.

We are authorised and regulated by the Financial Conduct Authority. Our firm reference is 582519. We are an insurance intermediary for AIG Life, UNUM Limited, Utmost Wealth, Barnett Waddingham and all of our annuity providers. We act as an insurance undertaking for all other business.

If you do business with us we will provide statements quarterly or annually depending on the type of product you take out.

## THE FINANCIAL CONDUCT AUTHORITY (FCA)

The FCA is the independent watchdog that regulates financial services and can be found at 12 Endeavour Square, London, E20 1JN.

[www.fca.org.uk](http://www.fca.org.uk)

UK: 0800 111 6768 (freephone)

From abroad: +44 20 7066 1000

Email: [consumer.queries@fca.org.uk](mailto:consumer.queries@fca.org.uk)

## CONTACT DETAILS

You can contact us by phone on 0800 622 323, or write to us at:

**NFU Mutual, Customer Services  
(Financial Services)**

**The Lakehouse**

**Ryon Hill Business Park**

**Warwick Road**

**Stratford upon Avon**

**Warwickshire**

**CV37 0UU**

We may contact you to discuss your existing policies by telephone or in person. We will not contact you at an unsociable hour, defined as on a Sunday and before 9am or after 9pm any other day. If you do not wish us to contact you, please phone or write to us.

[nfumutual.co.uk](https://nfumutual.co.uk)



**NFU Mutual**

NFU Mutual Select Investments Limited (No. 8049488). A member of the NFU Mutual Group of Companies. Registered in England. Registered Office: Tiddington Road, Stratford-upon-Avon, Warwickshire CV37 7BJ. Authorised and regulated by the Financial Conduct Authority.

**To find out more about how we use your personal information and your rights, please go to the [Privacy Policy](#) on our website.**

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