



## 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.

Union Income Benefit Holdings plc, 93 Bayham Street, London, NW1 0AG is authorised and regulated by the Financial Services Authority. Our FSA Register number is Register number is **307575**.

Our permitted business is advising, arranging and making arrangements with a view to transacting and dealing in non-investment insurance contracts as an agent, including assisting in the administration and performance of a contract of insurance. 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.

Union Income Benefit Holdings plc offers products from a range of insurers for all types of non-investment insurance contracts including income replacement sickness and accident policies, term life and critical illness contracts. Ask for a list of insurers we offer insurance from.

**Union Income Benefit Holdings plc**  
93 Bayham Street  
London  
NW1 0AG



You will not receive advice or a recommendation from us for any products as set out above. We may ask some questions to narrow down the selection of products that we provide details on. You will need to make your own choice about how to proceed.

In the event that your application for cover is accepted, a policy fee of one pound eighty-six pence per month will be applied to cover the administration costs incurred in maintaining the non-investment insurance contract.

If you wish to register a complaint, please contact us at 93 Bayham Street, London, NW1 0AG in writing or by phone on 020 7428 7200. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

We are not covered by the Financial Services Compensation Scheme (FSCS). The insurers with whom we underwrite the policies are covered and further details of this are available on request by writing to Union Income Benefit, 93 Bayham Street, London, NW1 0AG  
– Ref: "Compensation Scheme Arrangements".