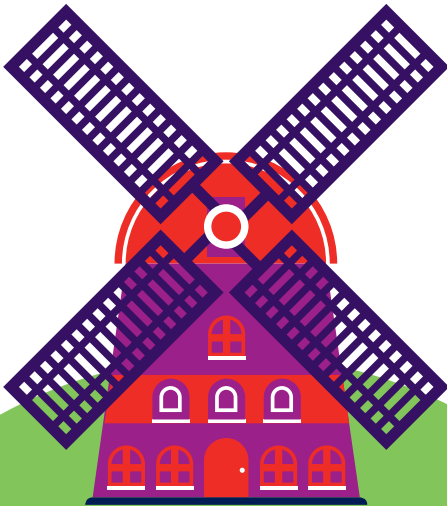
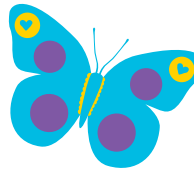


family
investments

Receive
M&S Vouchers
worth £30

Peace of mind for you and your family.

No medical required



Over 50s Life Insurance Plan

It's easy to plan ahead and protect your family.

We understand that you want to do the right thing for your family. That includes protecting them from financial burden and providing security when they are likely to need it most.

Having sufficient life cover is the best way to ensure you leave your finances in order, should anything happen to you. With our Over 50s Life Insurance Plan, you can leave a cash lump sum to the people you care for most to help them through a potentially difficult period.

The Over 50s Life Insurance Plan is only payable on death, if payments stop, cover will cease and there is no cash in value at any time.

Feel reassured

Planning ahead with Family Investments life cover brings you true peace of mind. When you die, the proceeds could be used towards funeral arrangements – a reassuring thought, as the average price of a funeral is now as high as £2,733*.

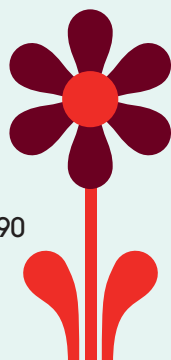
As a mutual society, a key benefit of the cover is that up to £5,000 per member may be paid to a nominee, shortly after death, without waiting for probate. So your friends or family can easily meet any immediate expenses, clear any minor debts and preserve your estate, without worry.



6 reasons to apply for our Over 50s Life Insurance Plan.

- 1 No medical required
- 2 Up to £5,000 paid before probate
- 3 Pay as little as £8 per month
- 4 Double benefit if accidental death*
- 5 Cover continues but premiums stop at age 90
- 6 £30 worth of M&S vouchers

* up to age 70



* Research carried out by Mintel and updated September 2009

Competitive cover for as little as £8 a month.

For a small monthly sum, you can put some money aside for your family after your death. Designed specially for people aged between 50 and 80, the plan is affordable, easy to apply for and providing you maintain your premiums, will protect you for the rest of your life.

What's more, if you die as a result of an accident before you reach age 71, the amount of life cover will double. When you reach 90, you won't have to pay any more premiums but your cover will continue.

If you live long enough the total premiums paid will eventually exceed the amount of life cover. You should remember that the value of the lump sum will be reduced by inflation.

No medical required

Your acceptance is guaranteed so long as you can confirm you have not been diagnosed as having suffered from a heart attack, stroke or cancer in the last five years, and you have not been diagnosed as having a terminal medical condition.

A little could mean so much

We've compared these similar Over 50s products so we can make sure we are giving you great value cover.

A little could mean so much

A £16 monthly premium could give you peace of mind. We've compared these similar Over 50s products to make sure we are giving you great value cover.

Provider and Plan	Life Cover for Female aged 60	Life Cover for Male aged 60
Family Investments Over 50s Life Insurance Plan	£4,192	£3,288
Legal & General Over 50s Life Insurance Plan	£3,913	£3,105
Liverpool Victoria 50 Plus Plan	£3,830	£3,028
AXA Sun Life Guaranteed Over 50 Plan	£3,380	£2,660

Based on a premium of £16 per month on plans where no medical is required and information from company websites (15/09/2009).

Simple to arrange.



The Family Investments Over 50s Life Insurance Plan is easy to arrange. Premiums start from just £8 a month and you can pay conveniently by Direct Debit.

To help you choose your level of cover just check the tables on pages 6 & 7 to select the monthly premium you wish to pay. Or you can use our online tool to calculate the final cash lump sum depending on your age, gender and how much you want to pay each month.

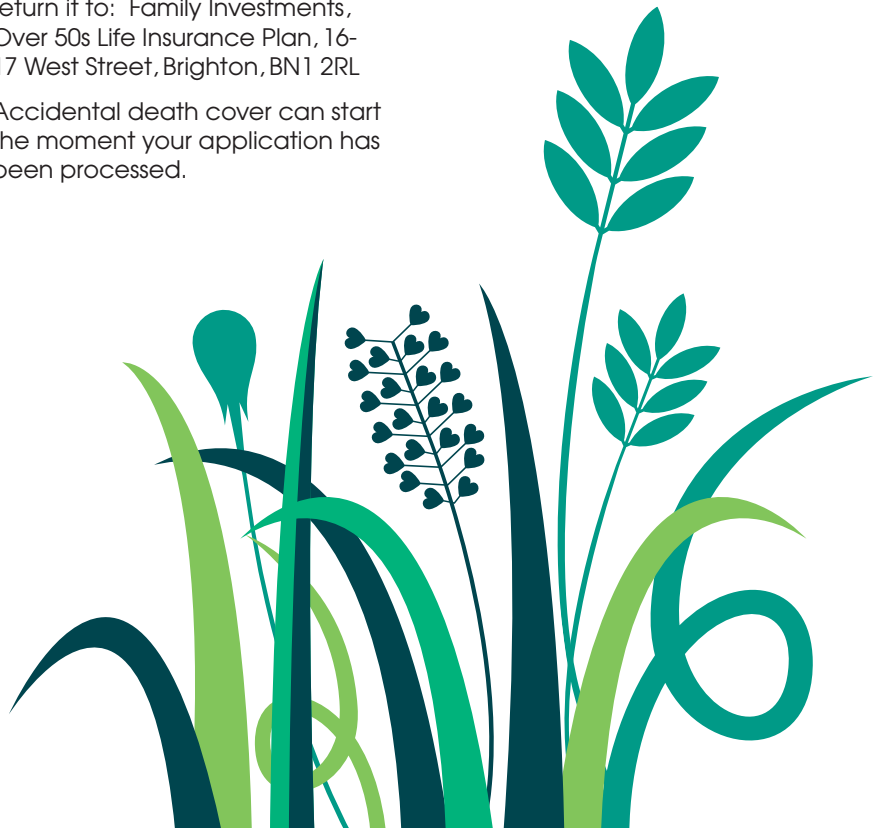
To apply simply complete the separate application form and return it to: Family Investments, Over 50s Life Insurance Plan, 16-17 West Street, Brighton, BN1 2RL

Accidental death cover can start the moment your application has been processed.

Lifelong protection

The Over 50s Life Insurance Plan provides your family with full benefits after just 12 months. Should you die during this first year, we will only payout the premiums paid. However, if death is accidental, your family will receive double the final cash lump sum.

The Over 50s Life Insurance Plan is only payable on death, if payments stop, cover will cease and there is no cash-in value at any time.



We'll help you do the right thing.

At Family Investments, we care about our customers and feel you deserve to be treated with respect and as individuals. By offering simple, good value cover, we hope to give you the ultimate benefit – peace of mind.

We aim to provide you with the best service we can so, if you have any questions talk to one of our friendly customer services team. We'll be happy to help.

0800 138 8311

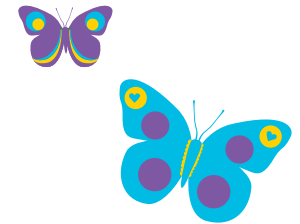
9am - 5pm Weekdays

Telephone calls may be monitored or recorded for training purposes.

Family Investments does not provide advice. If you have any doubts about the suitability of this product you should seek independent financial advice.

Choose the family specialists.

- We're a mutual which means our profits are used to benefit our customers not shareholders
- We have more than 30 years' experience and expertise
- We currently look after almost £1.8 billion of family money for 1 million people in the UK



Receive M&S vouchers worth £30.

When we receive your first premium for your Over 50s Life Insurance Plan, we'll send you £30 worth of Marks & Spencer vouchers.



Over 50s Life Insurance Plan

Benefit details for men

Match your chosen premium level with your current age to see what the cash benefit would be.

Do not forget that inflation would reduce what you could buy in the future with the amounts shown.

Monthly Premium	£30	£20	£16	£12	£10	£8
Age						
50	10,086	6,674	5,309	3,945	3,262	2,580
51	9,643	6,385	5,082	3,779	3,127	2,476
52	9,212	6,104	4,861	3,618	2,997	2,375
53	8,792	5,831	4,646	3,462	2,870	2,277
54	8,382	5,564	4,437	3,310	2,746	2,183
55	7,980	5,303	4,232	3,162	2,626	2,091
56	7,585	5,047	4,032	3,017	2,509	2,001
57	7,196	4,795	3,835	2,875	2,395	1,914
58	6,840	4,560	3,648	2,736	2,280	1,824
59	6,495	4,330	3,464	2,598	2,165	1,732
60	6,165	4,110	3,288	2,466	2,055	1,644
61	5,850	3,900	3,120	2,340	1,950	1,560
62	5,535	3,690	2,952	2,214	1,845	1,476
63	5,235	3,490	2,792	2,094	1,745	1,396
64	4,950	3,300	2,640	1,980	1,650	1,320
65	4,680	3,120	2,496	1,872	1,560	1,248
66	4,410	2,940	2,352	1,764	1,470	1,176
67	4,170	2,780	2,224	1,668	1,390	1,112
68	3,930	2,620	2,096	1,572	1,310	1,048
69	3,705	2,470	1,976	1,482	1,235	988
70	3,480	2,320	1,856	1,392	1,160	928
71	3,285	2,190	1,752	1,314	1,095	876
72	3,090	2,060	1,648	1,236	1,030	824
73	2,895	1,930	1,544	1,158	965	772
74	2,715	1,810	1,448	1,086	905	724
75	2,557	1,704	1,363	1,022	852	681
76	2,408	1,602	1,280	958	797	635
77	2,268	1,506	1,201	896	744	592
78	2,136	1,415	1,127	838	694	550
79	2,012	1,329	1,056	783	647	510
80	1,895	1,249	990	731	602	473

Over 50s Life Insurance Plan

Benefit details for women

Match your chosen premium level with your current age to see what the cash benefit would be.

Do not forget that inflation would reduce what you could buy in the future with the amounts shown.

Monthly Premium	£30	£20	£16	£12	£10	£8
Age						
50	12,728	8,403	6,673	4,943	4,078	3,213
51	12,180	8,048	6,395	4,743	3,917	3,090
52	11,646	7,703	6,125	4,548	3,760	2,971
53	11,125	7,366	5,862	4,358	3,607	2,855
54	10,617	7,037	5,605	4,173	3,458	2,742
55	10,121	6,716	5,355	3,993	3,312	2,631
56	9,634	6,402	5,109	3,816	3,170	2,523
57	9,156	6,094	4,868	3,643	3,031	2,418
58	8,693	5,794	4,635	3,475	2,895	2,315
59	8,265	5,510	4,408	3,306	2,755	2,204
60	7,860	5,240	4,192	3,144	2,620	2,096
61	7,470	4,980	3,984	2,988	2,490	1,992
62	7,095	4,730	3,784	2,838	2,365	1,892
63	6,720	4,480	3,584	2,688	2,240	1,792
64	6,375	4,250	3,400	2,550	2,125	1,700
65	6,030	4,020	3,216	2,412	2,010	1,608
66	5,700	3,800	3,040	2,280	1,900	1,520
67	5,385	3,590	2,872	2,154	1,795	1,436
68	5,085	3,390	2,712	2,034	1,695	1,356
69	4,800	3,200	2,560	1,920	1,600	1,280
70	4,515	3,010	2,408	1,806	1,505	1,204
71	4,260	2,840	2,272	1,704	1,420	1,136
72	4,005	2,670	2,136	1,602	1,335	1,068
73	3,765	2,510	2,008	1,506	1,255	1,004
74	3,540	2,360	1,888	1,416	1,180	944
75	3,315	2,210	1,768	1,326	1,105	884
76	3,105	2,070	1,656	1,242	1,035	828
77	2,910	1,940	1,552	1,164	970	776
78	2,715	1,810	1,448	1,086	905	724
79	2,550	1,700	1,360	1,020	850	680
80	2,370	1,580	1,264	948	790	632

All you need to know about the Over 50s Life Insurance Plan including a quick summary of key points.

Carefully read all the sections of this document. Then keep it safely so you can refer to it in the future.

Contents

Definitions	9
Key Features	
A short summary to help you decide whether this product is right for you.	
Its aims	10
Your commitment	10
Risks	10
Your questions answered	11
Other Information	14
Terms and Conditions	
Detailed information about how our policy works.	
Eligibility	15
Accepting your application and opening your policy	15
Paying into your policy	16
Closing the policy	16
Nominations	16
Data protection	17
General terms	18
Important information	19
Contact Us	20

Definitions

FSA

Financial Services Authority

HMRC

HM Revenue & Customs

Premium

Fixed monthly payments that must be made until your 90th birthday

Rules

The Financial Services Authority Rules (as amended from time to time)

Us/our/we

Family Assurance Friendly Society Limited (trading as Family Investments)

You/your

The person applying for the policy – the policy holder

Working day

Any day of the week not including Saturdays, Sundays and English public (bank) holidays

Other technical terms are explained in their relevant sections

The Financial Services Authority is the independent financial services regulator.

It requires us, Family Investments to give you this important information to help you decide whether our Over 50s Life Insurance Plan is right for you.

You should read this section carefully so that you understand what you are buying, and then keep this document safe for future reference.

1. Its Aims

- To provide a fixed cash lump sum when you die

2. Your Commitment

- You must pay a fixed monthly premium of between £8 and £30 a month until your 90th birthday

3. Risks

- Your circumstances may change, and this may mean that you cannot keep paying in to the policy. If you stop paying premiums before your 90th birthday, life cover will stop and you will not get anything back. You should be certain that you can afford to keep paying your premiums after you have retired or if you stop working before you apply

- The value of the cash lump sum paid out on your death will be reduced by the effect of inflation. This means that you will not be able to buy as much in the future with the cash lump sum as you could do today
- If you live long enough, the total premiums you have paid will eventually be more than the amount payable when you die

Your questions answered

What is the Over 50s Life Insurance Plan?

- The Over 50s Life Insurance Plan is a "regular premium whole of life assurance policy" which will provide a cash lump sum that becomes payable on your death

? What is a 'whole of life assurance policy'?

A whole of life assurance policy pays a lump sum on the death of the policyholder, in return for the payment of regular premiums. The lump sum is guaranteed as long as the regular premiums are maintained.

- The Over 50s Life Insurance Plan has no cash-in value at any time. The cash lump sum is only payable on death.

Who is the policy designed for?

- The policy is designed for individuals between the ages of 50 and 80 who would like their dependents to receive a cash lump sum after they die
- The policy is not an investment product and has no cash-in value
- You should only consider opening a policy if you are prepared to pay a fixed regular premium until your 90th birthday

Please note that we are unable to give you advice on whether or not this product is suitable. If you need advice, you should contact a financial adviser.

What will be paid out when I die?

Cause of death	When death occurs	What will be paid out?
Natural causes	First 12 months of the policy	A return of the premiums you have paid
Natural causes	After the first 12 months of the policy	The standard death benefit
Accidental death	At any time from the day the policy starts up to and including age 70	Double the standard death benefit

? What is accidental death?

Accidental death means physical damage to your body from a sudden and unexpected event resulting in death, where that accident is solely responsible for the loss of life.

- i Details of the death benefits and premium levels available can be found on pages 6 & 7 of this booklet or via our website at www.family.co.uk

The amount paid out on death is set out in the table above.

What exclusions and restrictions apply to the policy?

1. The double accidental death benefit does not apply if the injury was not the only cause of your death. It also does not apply if you were taking part in any of the following dangerous activities:

- Motor car and motor cycle racing
- Mountaineering
- Scuba-diving

In these cases, only the standard death benefit will be paid out.

2. No lump sum will be paid out at all if you die in the following circumstances:

- Because of your own deliberate actions
- While under the influence of alcohol or any drugs (unless prescribed by a doctor)
- While flying, including gliding and ballooning, unless as a fare-paying passenger on a fully-licensed, passenger-carrying aircraft
- While being involved in a war or participating in a riot or civil commotion
- While taking part in any criminal act

Is acceptance guaranteed?

So long as you have not been diagnosed as having suffered from a heart attack, stroke or cancer in the last five years or have been diagnosed as having a terminal medical condition, we guarantee to accept your application.

How can I pay money in?

Money can be paid in monthly by direct debit.

 For more information about paying in to the policy, see page 16 of the Terms and Conditions.

What will I pay in premiums?

The premium you need to pay each month depends upon how much you would like the cash lump sum to be when you die. The bigger the lump sum, the higher the premium you will need to pay.

Premiums range from £8 to £30, and the size of the cash lump sum available when you die for any particular premium amount will be smaller, the older you are when your policy starts.

 Details of the death benefits and premium levels available can be found on pages 6 & 7 of this booklet or via our website at www.family.co.uk

Can I increase or decrease my payments?

- No, once you have picked your level of cover and your premium, you can't change it
- You can open a new policy if you find that you need more cover in the future, as long as the total amount you are paying in to all your policies does not exceed £60 per month

What happens if I stop making payments before I die?

- If you stop making payments before your 90th birthday, you have 60 days in which you can make them up and bring the payments on your policy up to date
- If you do not make up the missing premiums within 60 days, the policy will lapse without value and the life cover will stop
- If your policy lapses, you will not receive any cash back

What does the term "lapse" mean?

Once the status of a policy is changed to "lapsed", it cannot be reinstated and any life cover will be cancelled. A lapsed policy has no value.

What about tax?

- The cash lump sum that is paid out on your death will be free from income tax and capital gains tax
- The cash lump sum forms part of your estate on death
- If the value of all your assets is large enough, Inheritance Tax will be payable on the cash lump sum
- The tax treatment of these policies depends on your individual circumstances and may change in the future
- Other taxes or costs may exist that are not paid or imposed by us

What information will I receive?

When we open your policy we will send you a Welcome Pack. You should keep this in a safe place and tell your next of kin so that they have access to it when needed. You can also phone us if you have any questions about your policy.

Can I change my mind?

Yes, you have 30 days from the date your application is processed to cancel. You can cancel by completing and returning the cancellation notice included in your Welcome Pack. Any money you have paid will be returned to you in full.

If you change your mind after the end of the cancellation period, this will result in your policy being cancelled and you will not get your money back.

Other Information

Complaints

If you need to make a complaint, please contact us and we will do what we can to resolve your problem as quickly as possible.

When we first write to you, we will send you a summary of the procedures that we will follow when resolving your complaint. A copy of these procedures is also available on request.

If you are not satisfied with our response to your complaint, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). Making a complaint won't affect your legal rights.

i For more information about how to make a complaint about a financial product or service, including information on your legal rights, please see the FSA's leaflet "Just the facts about making a complaint", which is available on their website or by calling their consumer helpline.

Contact details for the FSA and the FOS are on the back page of this document.

Compensation

You may qualify for compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations due to financial difficulties.

Circumstances vary, but most types of long term insurance are covered for 90% of the claim, with no upper limit.

Further information about compensation arrangements is available from the FSCS.

i Contact details for the FSA and the FOS are on the back page of this document.

Terms and Conditions

This section sets out the detailed Terms and Conditions for investments in the Over 50's Life Insurance Plan. Please make sure you read it carefully as it contains information you need to know.

Eligibility

You can open a policy as long as you are aged between 50 and 80.

You must also be able to make a declaration that you have not:

- been diagnosed as having suffered from a heart attack, stroke or cancer in the last five years; or,
- been diagnosed as having a terminal medical condition

Accepting your application and opening your policy

Applications for a new policy must be completed in writing. We will accept your application on the working day it is received unless:

1. Your application is incomplete, and/or it is necessary to clarify information on the application.
2. We need to ask you for proof of identity.

We will tell you when your policy will start in your Welcome Pack.

Sometimes we may be unable to accept your application at all. If this happens we will let you know.

If, after the policy has started, we find that any of the details you supplied as part of the application were not correct, we may:

- change some of the benefits offered by your policy in line with your amended details; or,
- consider the policy invalid if the nature of the incorrect details makes it necessary to do so

If this happens, you may not get back any premiums you have paid.

Paying into your policy

The amount due (the “premium”) over each 12-month period will be detailed in your Welcome Pack. This amount is payable in equal monthly instalments by Direct Debit.

You must continue paying premiums until you die, or until your 90th birthday whichever is earlier.

If you miss premiums and you do not make them up within 60 days, the policy will lapse, the life cover will end and you will not get anything back.

Payment methods

We accept payments by Direct Debit only, we do not accept cash or cheques.

Direct debits will be collected on the first working day of each month. We will write to you and let you know exactly when your collections will be before a collection is made.

Closing the policy

If you would like to close the policy, please write to us. If you close the policy, your life cover will stop and you will not get anything back.

We may also decide to close your policy if exceptional circumstances, such as fraud, occur.

Making a claim

When you die, your next of kin will need to contact us in order to make a claim. Make sure that this document and your Welcome Pack are known about and kept in a safe place, so that your next of kin will have access to them when needed.

Claims are handled at our head office (see details on the back page) and your next of kin will need to inform us of your death in writing. We will need the name, date of birth, and date of death of the insured life, and preferably the policy

number. To proceed with the claim, we will need the original policy document and an original or certified copy of the death certificate.

Details of who can certify copies and how this should be done are available from head office when a claim is made.

We reserve the right to investigate the circumstances leading to a claim, which could include requesting medical information from relevant sources. If we find that any of the details you supplied as part of the application were not correct, we may:

- change the amount of the cash lump sum in line with your amended details;
- or,
- consider the policy invalid if the nature of the incorrect details makes it necessary to do so. If this happens, no cash lump sum will be paid nor will any premiums you have paid be returned.

Nominations

You can nominate a person to whom the proceeds of your policy can go in the event of your death. This is a special benefit to friendly societies where an amount up to £5,000 per member can be paid without the need to wait for probate. The payee can keep the money if it is due to them under the terms of your will or, in the absence of a will, the laws of intestacy. If no nomination is made, the proceeds from your policy will be passed to your executor. It is recommended that you tell the beneficiary that you have nominated them as we may pay your estate if they cannot be located at the time of payment.

Data Protection

How do we obtain information about you?

As well as receiving information from you directly, we also receive information about you via correspondence or from third parties.

How do we use your information?

We use your information to provide you with a high quality service. For example, we use your information to identify you and to answer your queries. We may also use your data to inform you about carefully selected services offered by Family Investments or any of the selected partners we work with.

Security of your data

We will not ask for, nor keep, unnecessary information about you. The data we hold on you will be kept securely and will be up-to-date and accurate. To help us with this, you must inform us if you change your personal details.

We will keep records of your policy securely after our business relationship with you has ended. This is so that we can deal with any queries from you or a third party.

Who do we share your data with?

- People you have directly asked us to share your information with or people who we believe are acting with your consent
- Third party credit reference agencies so we can complete money laundering checks
- Companies which process data on our behalf
- Legal, tax or regulatory authorities at their request
- Subsidiaries or partners for marketing purposes


Your rights

You have the right to request a copy of the personal information that we hold on you and the reason we are holding it. To request this information you will need to write to us. We will provide you with this information within 40 days. This is normally provided as a photocopy or computer print out. We may charge you for this information. Currently, this can be no more than £10.

You can contact us in writing at any time to tell us to stop using your information for marketing purposes.

Contact us in writing if you believe that the way we use your information might cause you damage or distress. If so, we will stop using the information for this particular purpose.

Sometimes we use automated software to process information about you or to make decisions which affect our relationship with you. If you are not happy with this please contact us in writing. You have the right to be informed when this kind of automated decision takes place.

 For further general information regarding data protection and your rights you should refer to the Information Commissioner website www.informationcommissioner.gov.uk or call their helpline 01625 545 745.

General Terms

Security

You must make sure that the personal details we hold about you are kept up to date, and that arrangements for receiving mail at your address are secure.

You must tell us immediately if you know, believe or suspect that the security information we have recorded for you has been compromised.

You must check your policy details carefully and tell us immediately if you think it contains any errors. You must tell us immediately if you think we have made any other mistake in operating the policy.

If you act fraudulently or without reasonable care, you may be responsible for any losses incurred as a direct result.

Proof of identity

To comply with anti-money laundering legislation, we may need to verify your identity. This verification could happen at any time, including when a claim is made.

We may use a credit reference agency to help us do this. By completing the application you are agreeing for these checks to take place.

We may also ask for identification to be provided. If we do not receive adequate identification when asked we may not be able to open a new policy or accept payments, and we may withhold the proceeds of any claim.

If you provide false or inaccurate information at any time and fraud is identified, details can be passed to fraud prevention agencies. We and other organisations may also access and use this information to prevent fraud and money laundering.

Your FSA categorisation and what this means

Our regulator, the Financial Services Authority (FSA) requires us to categorise all our customers. We have categorised you as a "retail client". This means you will get the highest level of protection available within the rules and guidance set out by the FSA.

Your eligibility to refer complaints to the Financial Ombudsman Service (FOS) or to claim compensation from the Financial Services Compensation Scheme (FSCS) is not determined by our categorisation. For more information please contact either the FOS or the FSCS directly.

Corporate governance

Family Investments is a trading name of Family Assurance Friendly Society Limited. On opening this policy, you will become a member of Family Assurance.

We are committed to complying with the combined code on corporate governance as relevant to mutual insurers. The code sets out good practice standards in terms of how a company is managed as well as the rights of its customers.

We believe it is important for our directors to listen to the views of our customers and understand how they affect the running of Family Assurance. We encourage you to talk to us and take an active interest in the governance of your Society.

 For more information, please go to the members information section of www.family.co.uk.

You can also email us with feedback at members@family.co.uk, or write to us at the Member Relations Team, Family Investments, 16-17 West Street, Brighton, East Sussex, BN1 2RL. These contact details should not be used for enquiries about your policy.

Important information

Family Investments is a trading name of Family Assurance Friendly Society Limited who are entered on the Financial Services Authority (FSA) register under Registration Number 110067.

You can view the register at www.fsa.gov.uk/register

The main business of Family Assurance Friendly Society Ltd. is providing unit-linked endowment assurance policies.

The information in this booklet is based on our understanding of current law (including tax law), the Rules and HMRC guidance. These could change in the future and could affect the benefits enjoyed by this policy.

These Terms and Conditions, together with the terms outlined in the Key Features sections of this booklet, along with the application form, form the Agreement between you and us. By completing an application you agree to be bound by this Agreement.

The policy and this Agreement is bound by the law of England & Wales and is written in English. We will always write and speak to you in English and all financial transactions will be in Pounds Sterling.



Changes to the Agreement

We will only make changes to the Agreement if it would be reasonable to do so:

- To reflect changes to the law, the Rules, or HMRC guidance
- To make them easier to understand or fairer to you; or
- To correct mistakes

If any change made in any of the circumstances described above is to your disadvantage, we will give you at least 30 days' notice wherever possible. If we are not able to provide you with notice, we will let you know about the change as soon as we can.

This document is available in large print, braille or audiotape by phoning 01273 222 543. Lines open 9am-5pm weekdays. Telephone calls may be monitored or recorded for training purposes.

Contact Us

Phone 0800 138 8311

9am to 5pm Monday to Friday

Telephone calls may be monitored or recorded for training purposes.

www.family.co.uk

Family Investments
Over 50s Life Insurance Plan
16-17 West Street
Brighton
BN1 2RL

Useful Contacts

The Financial Services Authority (FSA)

The FSA regulates financial services companies like Family Investments and promotes better understanding of financial matters

FSA consumer helpline

0845 6065 1234

FSA consumer website

www.moneymadeclear.fsa.gov.uk

The Financial Ombudsman Service (FOS)

South Quay Plaza

183 Marsh Wall

London E14 9SR

Tel: 0845 080 1800

complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

7th Floor, Lloyds Chambers

1 Portsoken Street

London E1 8BN

Tel: 0207 892 7300

www.fscs.org.uk

Family Investments does not provide advice. If you have any doubts about the suitability of this product you should seek independent financial advice.

Family Investments is a trading name of Family Assurance Friendly Society Limited (incorporated under the Friendly Societies Act 1992, Reg. No. 939F), which is authorised and regulated by the Financial Services Authority (25 The North Colonnade, Canary Wharf, London E14 5HS). Registered in England and Wales at: 16-17 West Street, Brighton, East Sussex, BN1 2RL, United Kingdom.