

AXA SUN LIFE SERVICES PLC

P.O. Box 1810, Bristol, BS99 5SN

1 The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to customers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2 Whose products do we offer?

- We offer products from the whole market.
- We only offer products from a limited number of companies.
- We can only offer products from AXA companies.

3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- 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.
- We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:
 - conduct a full assessment of your needs
 - offer advice on whether a non-stakeholder product may be more suitable.

4 What will you have to pay us for our services?

We will tell you how we get paid, and the amount, before we carry out any business for you.

5 Who regulates us?

AXA Sun Life Services plc, PO Box 1810, Bristol BS99 5SN, is authorised and regulated by the Financial Services Authority. Our FSA Register number is 185746.

Our permitted business includes advising on and arranging investments. You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register/home.do or by contacting the FSA on 0300 500 5000.

6 Loans and ownership

AXA Sun Life Services plc and the AXA companies whose products they market are all part of the same corporate group and are wholly owned by AXA.

7 What to do if you have a complaint

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

In writing to: Customer Care Co-ordinator,
New Business Customer Services Dept, AXA Sun Life plc,
PO Box 1810, Bristol BS99 5SN.

By phone: 08457 322 223

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

8 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. Most types of investment business are covered for 100% of the claim up to a maximum of £50,000. Further information about the compensation scheme arrangement is available from the FSCS.