

# About Our Services and Costs



AXA Wealth Services Ltd trading as SunLife  
PO Box 7054, Willenhall WV1 9ZH

## 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA 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?

### Investment

Please refer to section 3 of this document.

### Insurance

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers for life protection and critical illness cover. Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer.

## 3. Which service will we provide you with?

### Investment

- Independent advice – we will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.
- Restricted advice – we will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company, or a limited number of companies.
- 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.

### Insurance

- 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 for life protection or critical illness cover. 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.

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

##### Investment

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

##### Insurance



A fee.



No fee for life protection or critical illness cover.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

#### 5. Who regulates us?

AXA Wealth Services Ltd distributes financial products and services and trades as SunLife. It is a company limited by shares and its registered office is at 1 Wythall Green Way, Wythall, Birmingham B47 6WG (registered in England, no. 02238458).

AXA Wealth Services Ltd is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services Register (registration no. 465753).

Our permitted business includes arranging investments and life insurance. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on **0800 111 6768**.

#### 6. Loans and ownership

'SunLife' (comprising of the companies AXA Wealth Services Limited, AXA Wealth Limited and AXA Sun Life Direct Limited) has been acquired by Pearl Life Holdings Limited (and now forms part of the Phoenix Group – [www.thephoenixgroup.com](http://www.thephoenixgroup.com)). 'AXA' is a trademark that is owned by AXA SA and will be used for a short period under a licence granted by AXA SA to the Phoenix Group.

Pearl Life Holdings Limited is registered in England (4560778) at 1 Wythall Green Way, Wythall, Birmingham B47 6WG. As part of the Phoenix Group, AXA Wealth Limited will continue to be authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority. AXA Wealth Services Limited will continue to be regulated by the Financial Conduct Authority.

#### 7. What to do if you have a complaint

If you wish to register a complaint, please contact us in writing to: SunLife, PO Box 7054, Willenhall WV1 9ZH. By phone: 0800 008 6060. If you cannot settle your complaint with us, you can 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.

##### Investment

Most types of investment business are covered up to a maximum limit of £50,000.

##### Insurance

Insurance arranging is covered for 100% of the claim, without any upper limit.

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