

## About our services and costs

---

### 1. The Financial Conduct Authority

---

The FCA is the independent watchdog that regulates financial services. This document is prescribed by the FCA to be given to consumers considering buying certain financial products. Please take the time to read this important document. It explains the service you are being offered and how you will pay for it.

---

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

---

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 upon which we will provide details. You will then need to make your own choice about how to proceed.

---

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

---

If you have been introduced to this financial product by First Home Coach, they will receive an introducer fee of £50 paid by Unity Mutual.

As this is a 'Non-advised' sale **you will not be charged** for any fees or commissions. Although you pay nothing to us up front, that does not mean our service is free. You may pay us indirectly through product charges, which vary by product type. Product charges pay for the Society's own costs, and are detailed in the specific product's Key Information Document and Terms & Conditions. These charges reduce the amount left for investment.