



Income Protection Plus

Information about the Insurer

The Income Protection Plus Plan is insured and administered by PG Mutual.

MDDUS is an Introducer Appointed Representative (IAR), FCA number 993707 of PG Mutual, the trading name of Pharmaceutical & General Provident Society Ltd, who are Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 110023.

References to "We" or "Our" or "Us" are to the insurer PG Mutual.

Insured and Administered by



About the Insurer

We trade as PG Mutual. You can find out more about us by looking at our entry on the Financial Service Register at <https://register.fca.org.uk/> where our registration number is 110023.

We are an incorporated Friendly Society under the 1992 Friendly Societies Act and our number is **462F**. For the purposes of the Insurance Distribution Directive we are classified as an insurance undertaking and the provision of long term insurance policies is our main business activity.

Our Head Office address is **11 Parkway, Porters Wood, St Albans, Hertfordshire, AL3 6PA**.

How to contact us

Our telephone number is **01727 228565** and our email address is ipp@mddus.com
Our postal address is **11 Parkway, Porters Wood, St Albans, Hertfordshire, AL3 6PA**.

You may communicate with us in any way which is best for you, both to obtain information and to enter into insurance policies with us.

About our service

We have classified you as a retail customer.

The products we provide are the Society's own products.

We provide you with all the information you need about our products and the service that comes with them. We do that through this brochure, the conversations we have with you, by providing marketing literature about our products and providing the Key Information Document. It is important that you read these documents and ask us if there is anything you need to understand more about.

We are not a financial advice company. We do not make personal recommendations about the suitability of the product for you. We will ask you questions to establish your Demands and Needs for a "Holloway" Income Protection; and to help you make an informed decision to buy our product on your own initiative, we have provided information and documentation about our product. Therefore, an Appropriateness assessment has not been conducted.

If you were to complain or claim you did not understand the product, you may not benefit from the fullest level of consumer support provided by financial services regulators because an Appropriateness assessment was not conducted. Should you require further information on this, please contact us on:
<https://pgmutual.co.uk/contact>

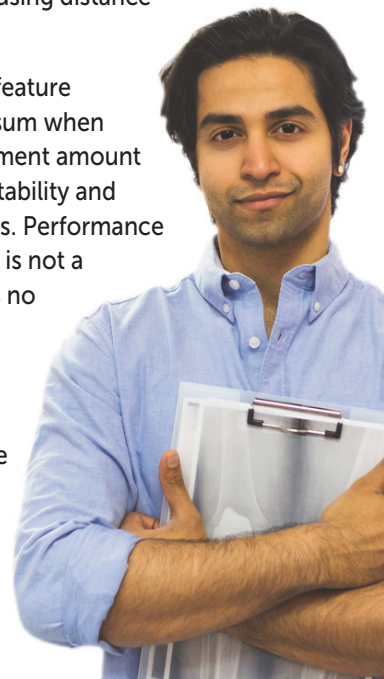
Our staff, when they speak with you, ensure that you have all the information you need and are there to answer your questions openly and honestly.

PG Mutual does not charge you a fee or any other kind of charge or tax payment for providing our product. You will only pay us the premium charged for the policy which is the total price, and this information has been provided in a separate illustration document. The Key Information Document provided to you gives further information about what charges exist within the premium payable for the product.

Currently Insurance Premium Tax does not apply to our products nor do charges from any other third party. It is possible that in the future, Government could change the current taxation regime applicable. There are no costs associated with buying our products using distance marketing techniques.

Our product contains an investment feature designed to pay you a tax-free lump sum when the policy reaches its end. The investment amount achieved will be affected by our profitability and fluctuations in the investment markets. Performance of the investment element in the past is not a guide to future performance. There is no guarantee that a tax-free lump sum will be paid.

At least once a year we will issue a Bonus Statement in connection to the services provided and which explains the financial value of your policy including bonuses added and any ongoing management costs charged.



Payments of premiums is by Direct Debit and the premium price we have offered is valid for 30 days from the date offered. We only transact our insurance business in Pound Sterling.

We strive always to put your best interests before ours and as part of that the Board has established a strong Conflicts of Interest Policy to ensure we continuously try to identify any conflicts that may arise between us, our staff and representatives, you the customer and our other business connections.

We establish internal processes and procedures to manage possible conflicts and to ensure you will not suffer any detriment or disadvantage should a conflict of interest ever materialise. If a conflict ever arises which we cannot prevent or manage, we will advise you of it.

We maintain a Conflict of Interest Policy, this is available upon request.

About the insurance contract

The insurance contract will last until your 65th birthday.

You are able to end the insurance contract before then by telling us that is your wish. If you do cancel before the end date then you may incur the following costs or penalties: if you cancel before age 60 the penalty is the total of the last two payments and interest added to your tax-free cash lump sum. If you cancel in the first two years the penalty is all of the cash lump sum.

From the commencement date of your policy you have 30 days to cancel the policy free of all costs or penalties and any premium paid will also be returned.

You will be issued with a cancellation notice enabling you to do this when the policy is due to start which you would need to return to us.

After the 30 days you may still cancel the policy but will lose the premiums paid.

The law applicable to the insurance contract is the law of England, and the language we will communicate in will be English.

How we remunerate our people

We take great care to ensure our people are remunerated in ways which do not create any conflicts of interest for them or you, and we structure their pay so that there is no inducement for poor sales practices. They do not receive any remuneration from anyone other than us.

We do this by paying our people by salaries with a bonus element for successfully doing their job. Bonuses are not linked to achieving sales targets.

If you wish to know if staff remuneration has been paid related to the specific product you decide to buy, just ask and we will confirm to you if any remuneration bonus has been paid in respect of your product purchase.

How we remunerate our Introducers

When we receive your application for a product which has been referred to us by a third party, we may pay them a fee. If we pay such a fee the amount will be advised to you before your policy starts.

Your financial protection

The products we sell fall within the Financial Services Compensation Scheme and you are covered for 100% of your benefits with us should our Society suffer a complete financial failure. This compensation scheme is administered by the Financial Services Compensation Scheme (FSCS) who you can write to at **PO Box 300, Mitcheldean, GL17 1DY**. Telephone **0800 678 1100**. Further information is available on their website - www.fscs.org.uk

Your data protection

We are registered with the Information Commissioners Office and our registration number is Z4619081.

We are totally committed to keeping your data safe and secure and we will only use it for the purposes you agreed to you when you gave it to us. Our aim is to always put your interests first and we do that by adhering to the requirements of the UK Data Protection Regulations.

Our full Privacy Statement can be found here: <https://www.pgmual.co.uk/privacy-policy> or we will supply a paper version if you ask us to.

If you need to complain

In the event of you wishing to complain you should contact:

The Secretary
PG Mutual
11 Parkway
Porters Wood
St Albans
Herts
AL3 6PA

We will respond to any complaint within the framework laid down by the Financial Conduct Authority.

A copy of our complaints handling procedure is available here: <https://www.pgmual.co.uk/complaints> or is available by post upon request.

If you remain dissatisfied after we have given you our final response you may refer the matter to the Financial Ombudsman Service whose address is **The Financial Ombudsman Service, Exchange Tower, London, E14 9SR** and telephone number **0800 0234 567** or **0300 123 9123**.

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Tel: **01727 228565** Email: ipp@mddus.com

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