

Goodhealth Worldwide (Europe) Limited
2nd Floor
8 Eastcheap
London EC3M 1AE
United Kingdom

GOODHEALTHSM
An Aetna Company

1. The Financial Services Authority

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if your services are right for you.

2. Whose products do we offer?

We only offer products from a single insurer.

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs.

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

There is no fee for our services.

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

5. Who regulates us?

Goodhealth Worldwide (Europe) Limited is authorised and regulated by the Financial Services Authority. Our FSA registered number is 310030.

Our permitted business is arranging general insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. Ownership

Goodhealth Worldwide (Bermuda) Limited owns 100% of the share capital of Goodhealth Worldwide (Europe) Limited.

Goodhealth Worldwide (Bermuda) Limited and Goodhealth Worldwide (Europe) Limited are both an Aetna company.

7. What to do if you have a complaint

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

in writing **Goodhealth Worldwide (Europe) Limited**
2nd Floor
8 Eastcheap
London EC3M 1AE
United Kingdom

by telephone Telephone no. +1 866 320 4023*

If you are still not satisfied, you can write to the Managing Director of Goodhealth Worldwide (Europe) Limited at the address above.

If you cannot settle the 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)?

The insurance is 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.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

FURTHER INFORMATION ABOUT COMPENSATION SCHEME ARRANGEMENTS IS AVAILABLE FROM THE FSCS.

* International toll free number requires an access code. Please refer to the website <http://www.goodhealthworldwide.com/contact.asp> to locate the number for the country from which **You** are dialling. If **Your** country is not listed, please call collect on +1 813 775 0244.

www.goodhealthworldwide.com