

MGM Customer Charter

We stick by our promises



“Dear Customer”

We enjoy giving a genuinely great service to our customers.

Not only does it make for happy customers, it also builds trust, which is important in any relationship.

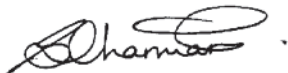
That’s why we have created our Customer Charter. Quite simply our Charter explains the level of service we promise to give you.

These promises are detailed on the next page. If we break any one of our promises, we will put it right and give you £25 for your trouble – without hesitation. As you can see, we don’t believe in empty promises.

Our promises don’t gather dust either. We review our promises at least once a year and this is the 3rd edition of our Customer Charter.

What you think about and expect from MGM Advantage is important to us. So if you have any comments or suggestions on our Charter or any aspect of our service please call us or complete the attached comment card.

We look forward to hearing from you.

A handwritten signature in black ink, appearing to read 'Sara Charman', with a small flourish at the end.

Sara Charman
Director of Operations

If we break any promise we will put it right

we remember who is important to us

If we break any one of our promises, we will put it right and give you £25 for your trouble – without hesitation

Personal, responsive service, you can rely on...from people who care... and that's a promise

When you call

1. You won't have to worry about a long wait, getting through to an automated service or pressing any buttons. Our experienced staff will be easy to talk to and ready to answer your call promptly and in person.

Go on, call us... you'll be pleasantly surprised.

2. We aim to answer your queries straight away. On the odd occasion that we may need more time, we'll let you know how long it will take.

If we need to call you back, we'll agree a convenient time and stick to it.

When you write

3. We aim to answer your letters within 5 working days. If there is ever a delay we'll let you know why and when your query will be resolved.

When you apply for a new plan

4. We guarantee to provide the protection you need within 24 hours of receiving your fully completed application.

In some cases more medical information may be needed before we can provide the cover you need. If this information changes the terms

initially quoted, we will let your financial adviser know straight away.

Your plan's performance

5. We will give you annual updates on the performance of your investment plan.

Peace of mind when you need us most

6. When you need to make a claim or a withdrawal from your investment our service will be prompt and efficient. Some paperwork will be required to make the payment but once we receive this, we will send the payment out to you within 4 working days.
7. If you get into difficulty with your payments, we'll actively look for ways to help you get back on track.

Keeping it simple

8. We will communicate with you in a clear and simple way that's easy to understand.

If you leave us

9. We'll be sorry to see you go. We may need some paperwork to cancel your plan and we will explain

what's needed from the outset. Once we receive this we will send out the correct amount of money due to you within 10 working days.

Are we getting it right?

10. Sometimes, there are occasions when things go wrong and at times like these you need to have confidence in our ability to resolve matters as quickly and efficiently as possible.

If you have cause to complain we will acknowledge this within 5 working days, giving the name of the person dealing with your complaint so that you can contact them if you need to.

We aim to resolve complaints about our service within 5 working days.

More complex complaints may take a little longer but we will keep you informed.

11. We aim to get things right first time. However, if we make a mistake we will correct it straight away.



For general enquiries contact our Customer Centre
Telephone 01903 836067
Email customercentre@mgmadvantage.com

If you have speech or hearing difficulties, you can contact us by using the BT Text-Direct service, dialing 18001 first. If you use Braille, audio-cassette or large print, please let us know and we will be happy to provide this for you.

Office opening hours

Monday to Friday 8.00am to 6.00pm

Making a complaint will not affect your legal rights.



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Your feedback counts

We'd like to know what you think about our service Charter. What you say is important to us and will help us make improvements.

Please tick the appropriate box that reflects how you feel.

On a scale of 1-5 (1 = extremely dissatisfied, 3 = satisfied and 5 = extremely satisfied)

How do you rate our service? 1 2 3 4 5

How helpful do you find us? 1 2 3 4 5

Would you recommend MGM Advantage? Yes No Don't Know

What other promises would you like to see in our Charter?

Please use the box below for any additional comments regarding our service.

Policy number (optional) _____

Thank you for your feedback.



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Customer Feedback
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