

Financial Standing

Financial Services Compensation Scheme (FSCS)

The FSCS exists to protect customers of financial services firms that have failed. Any compensation that may be payable will be dependent on your eligibility, the type of financial product and the circumstances of the claim.

In the unfortunate event that the firm fails the current maximum level of compensation offered by the FSCS is £85,000 per person, per firm (from 1st of April 2019). The qualifying criteria can be found [here](#). In addition, if one of the banks which we use for depositing cash balances is declared in default, each individual is entitled to 100% of the first £85,000 in total in compensation for losses across all their deposits with that institution.

Under the Appointed Representative agreement, in the event of Luna failing, all claims will be routed through Thornbridge Investment Management LLP as our regulatory host.

Investment Protection

Luna Investment Management Limited is an appointed representative of Thornbridge Investment Management LLP which is authorised and regulated by the Financial Conduct Authority and is subject to strict regulatory rules. Under these rules we safeguard your assets by segregating them from the firm's own assets at all times. The assets are held by a reputable custodian and you remain the legal and beneficial owner of the assets. Both Luna and our custodian carry out rigorous reconciliations and maintain detailed records of client holdings.