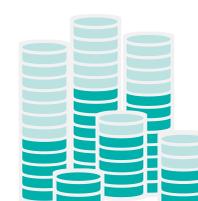


Measures to improve the quality of advice can **reduce liabilities created**



Measures to improve firm resources and resilience can **increase the likelihood of a firm remaining in business - and paying its own redress bill - after giving poor advice**



Where a firm cannot pay, compensation is funded by a levy on firms**. We seek to **ensure the cost is shared fairly and sustainably**

*Different limit exist on the awards that may be made by the Ombudsman and the compensation payable by the FSCS: in either case redress may not be paid in full.

**FSCS will seek to recover the cost of compensation paid (eg from the insolvent firm, an insurer or other third party) where reasonably possible and cost-effective to pursue.