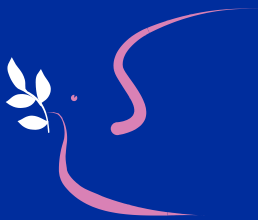


**SICKNESS
BENEFITS
PLAN**

*sickness
benefits with
endowment
assurance*



DRUIDS SHEFFIELD FRIENDLY SOCIETY

'affordable care'

T 17 6 17A

PROTECTION OPPORTUNITY

Shouldn't you take the opportunity to give you the financial assistance in times of adversity?

As a Friendly Society we have a special concession which allows us to offer a tax free plan. This gives you sickness benefits, endowment assurance and other discretionary grants.

FINANCIAL ASSISTANCE

The Sickness Benefit Plan is a simple way to give you financial assistance because it offers:-

- **Sickness Benefits**
- **Dental and Optical grants**
- **Confinement grant**
- **Endowment Assurance**
- **Death benefit**

BENEFITS

Sickness Benefit

£4.50 a week for the first 26 weeks

£1.50 a week for the next 26 weeks

75p a week thereafter

Ceasing at age 65.

Endowment

Scale 1	£ 30.00	Scale 2	£ 60.00
Scale 3	£ 90.00	Scale 4	£120.00
Scale 5	£150.00		

Optical and Dental Grants

Members are entitled to the payment of a grant on their purchase for own use of spectacles and dentures/dental treatment. The amount to be paid is as the date of the official receipt received within 13 weeks and not exceeding £35.00. No member shall be allowed to make more than one claim in each instance (optical or dental) in any one year period for each claim made.

Confinement Grant

A grant of £20.00 will be paid on the birth of a child to the member, plus first year's contributions in the Children's endowment plan.

COSTS

Contributions every four weeks as the following tables will secure the above benefits. (Please note minimum contributions are £1 every four weeks, which will give proportionate benefits)

CONTRIBUTION RATES

TABLE 17 (MALE)
TABLE 17A (FEMALE)

Age	Scale 1 p	Scale 2 p	Scale 3 p	Scale 4 p	Scale 5 p	Age	Scale 1 p	Scale 2 p	Scale 3 p	Scale 4 p	Scale 5 p
15			25	26	27	15	26	27	28	29	31
16			25	26	27	16	26	27	28	29	31
17			25	26	27	17	26	27	28	29	31
18			25	26	27	18	26	27	29	30	32
19			25	27	28	19	26	27	29	30	32
20			25	27	28	20	26	27	29	30	32
21		25	26	27	28	21	27	28	30	31	33
22		25	26	28	29	22	27	28	30	31	33
23		25	26	28	29	23	27	29	31	32	34
24		26	27	29	30	24	28	29	31	32	35
25		26	27	29	30	25	28	30	32	33	36
26		26	28	30	31	26	28	30	33	34	37
27	25	27	28	30	31	27	29	31	34	35	38
28	25	27	29	30	31	28	29	31	34	36	39
29	26	28	29	31	32	29	30	32	35	37	40
30	26	28	30	31	32	30	30	33	36	38	41
31	26	28	30	31	33	31	31	34	37	39	42
32	27	29	30	32	34	32	31	35	38	40	44
33	27	29	31	33	35	33	32	36	40	42	46
34	28	30	31	33	36	34	32	37	41	43	47
35	28	30	32	34	37	35	33	38	42	45	49
36	29	31	33	35	38	36	34	39	44	46	51
37	29	31	33	36	39	37	35	40	45	48	53
38	30	32	34	37	40	38	36	41	46	50	55
39	30	32	35	38	41	39	37	42	47	52	57
40	31	33	36	39	42	40	38	44	49	54	59
41	32	34	38	41	44	41	39	45	51	56	62
42	33	36	39	43	47	42	41	47	53	59	65
43	35	38	42	46	50	43	42	49	55	61	68
44	36	40	44	49	53	44	43	51	58	65	72
45	38	42	47	52	57	45	45	53	61	68	76
46	40	44	50	56	61	46	47	55	64	72	81
47	42	47	53	59	66	47	49	58	68	76	86
48	43	50	57	64	70	48	51	61	72	82	92
49	45	52	60	68	75	49	53	64	76	87	99
50	47	55	64	72	80	50	55	68	81	94	1.07

CONTRIBUTION RATES MINIMUM OF £1

The Society's minimum contribution rate is £1 every four weeks.
A member can take up to 4 units to meet this £1 minimum.

EXAMPLES:

Male aged 32 four units at Scale 1	
Contributions 4 x 27p per four weeks	1.08
Sickness Benefit per week for first 26 weeks (4 x £4.50)	18.00
Endowment Assurance (4 x £30)	120.00

Male aged 32 three units at Scale 5	
Contributions 3 x 34p per four weeks	1.02
Sickness Benefit per week for first 26 weeks (3 x £4.50)	13.50
Endowment Assurance (3 x £150)	450.00

Female aged 15 four units at Scale 5	
Contributions 4 x 31p per four weeks	1.24
Sickness Benefit per week for first 26 weeks (4 x £4.50)	18.00
Endowment Assurance (4 x £150)	600.00

NOTE

You will get the sickness and endowment assurance shown. Do not forget that inflation would reduce what you could buy in the future with the amount shown which are at today's values.

WHO CAN JOIN?

Any male or female over the age of 15 up to the age of 50 years old.

WHAT WILL I RECEIVE?

Membership contributing under this plan are entitled to sickness, death and other benefits after six months membership and payment of six four weekly contributions.

The Endowment Assurance Benefit is payable to member at age 65 (male) 60 (female) or on death before that age.

WHAT IF I DIE?

In the event of death before the age of 65 (male) 60 (female) the death benefit payable will be the endowment assurance.

WHERE DOES MY MONEY GO?

The Plan is a Sickness Benefit with Endowment Assurance policy. The underlying assets are invested in British Government Securities, Property and Equities.

HOW TO APPLY

Starting a Sickness Benefit Plan is simple. Just decide how much you can afford in the long term every four weeks calculated on your age at joining the relevant scale. You should then read the 'Key Features' section before completing your application form.

The attached Application Form and Declaration are all you need to complete. You should also complete the Standing Order if you want to use this method of payment. Alternatively contributions can be paid to the Lodge Secretary.

DECLARATION

*I hereby apply to the **Druids Sheffield Friendly Society**, for a Sickness Benefits and Endowment Assurance Policy.*

I declare that to the best of my knowledge and belief that I am in good health and free from disease. I further declare that I have not consulted a specialist, attended hospital or received medication, except for minor ailments in the last five years, and no proposal of insurance on my life has been declined, postponed or accepted on special terms. I do not engage in aviation except as a fare paying passenger on scheduled flights, nor do I participate in any hazardous pursuits. Should it be deemed necessary, I consent to the Society seeking medical information from any doctor who has attended me.

Signature:

Date:

Additional information enclosed

(Tick if appropriate)

WARNING

If the declaration does not apply to you in every respect, please sign it, but disclose further details of the relevant matter on a separate sheet. Failure to disclose any material fact, i.e. a fact that an Insurer would regard as likely to influence the assessment and acceptance of an application for Life Assurance, may affect the amount payable on your death. If you are in any doubt as to whether certain facts are material, these facts should be disclosed.

A copy of the terms and conditions governing the policy, and/or a copy of the completed proposal form are available on request.

DATA PROTECTION ACT

By returning this form to the Druids Sheffield Friendly Society, you consent to our processing personal data about you in connection with your application. This information will only be used for the administration of your membership at head office and where applicable by your Lodge Secretary. If you do not want to be contacted by Druids Sheffield Friendly Society with their marketing literature, please tick this box.

You have the right to ask for a copy of the information we hold about you (for which we may charge a small fee) and to correct any inaccuracies in your information.

The Druids Sheffield Friendly Society Data Protection registration number is PZ6979728.

PREMIUM PAYMENTS

Contributions may be made by standing order or collected by Lodge Secretary's. If payments by standing order is required, please complete the form below.

INSTRUCTION TO YOUR BANK (BUILDING SOCIETY)

Bankers Order: Druids Sheffield Friendly Society
Dove House, 181 Brampton Road, Wath-upon-Dearne,
Rotherham. S63 6BE

To.....Bank plc

Bank Sorting Code

Address.....

Please pay the sum of £.....

Amount in words.....Pounds.....Pence

To the Druids Sheffield Friendly Society Account No. 61521639 held at the Yorkshire Bank plc (Sort Code 05-09-69) Sandygate, Wath upon Dearne, Rotherham S63 7LW

on the.....(day).....(month).....(year)

and on the same day for the next.....consecutive months/year/until further notice quoting members name
(Delete as necessary)

and debit Account No.....accordingly

Name (block capitals).....

Signature.....

Members Reference No.....to be completed by the Society

**RETURN THIS FORM TO THE
DRUIDS SHEFFIELD FRIENDLY SOCIETY
WITH YOUR APPLICATION FORM, NOT TO YOUR BANK - THANK YOU**

the 1990s, the number of people in the UK who are employed in the public sector has increased from 10.5 million to 12.5 million. The public sector has become a major employer in the UK, and this has implications for the way in which the public sector is managed and the way in which it is funded.

The public sector is a complex and diverse organisation, and it is difficult to define it precisely. However, it is generally understood to include the following:

- The central government, including the Treasury and the Home Office.
- The local authorities, including the police and the fire service.
- The health service, including the National Health Service (NHS).
- The education system, including the schools and the universities.

The public sector is a major employer in the UK, and it is important to understand how it is managed and how it is funded. This paper will discuss the challenges of managing the public sector and the implications of the increasing size of the public sector for the way in which it is managed and the way in which it is funded.

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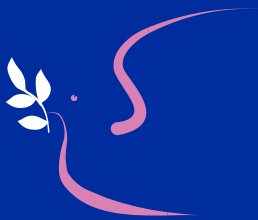
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**KEY
FEATURES**



DRUIDS SHEFFIELD FRIENDLY SOCIETY

'affordable care'

T 17 8 17A

**DRUIDS SHEFFIELD FRIENDLY SOCIETY
SICKNESS AND ENDOWMENT ASSURANCE TABLES 17 & 17A
KEY FEATURES OF THE DRUIDS SHEFFIELD FRIENDLY SOCIETY,
SICKNESS AND ENDOWMENT ASSURANCE BENEFIT TABLE 17 & 17A**

ITS AIMS

- To provide sickness benefit when you suffer incapacity.
- To provide a guaranteed cash sum on males reaching the age of 65 and females on reaching age 60.
- To provide a guaranteed cash sum to your dependents if you die before maturity age.
- To provide a benefit in the event of the death of the members spouse.

YOUR COMMITMENT

- You agree to pay regular four weekly contributions.
- If you cash in before maturity age the amount you get back may be very small.
- If you stop paying contributions your membership will be lapsed.

RISK FACTORS

- Your circumstances may change forcing you to cash in your policy.

HOW WILL IT WORK FOR ME?

- Inside this leaflet you will find a Table showing how the Male and Female Benefit table 17 and 17A work.
- This leaflet will answer some of your questions and will help you find out more from your adviser.

WHAT IS AN ENDOWMENT ASSURANCE WITH SICKNESS BENEFITS?

- The Endowment Assurance Table is a tax exempt plan giving a guaranteed sum when you reach maturity age of 65 male , 60 female.
- The guaranteed sum is payable to your dependent if you should die before maturity age.
- Sickness benefits are paid at the stated rate if you suffer incapacity.

WILL THE TABLE WORK OUT EXACTLY AS IN THE EXAMPLE?

- The sum assured on reaching the maturity age or death before, are guaranteed.
- The sickness benefits stated are guaranteed.
- Depending on how the Society's investments grow over the years, the benefits may be increased.

HOW MUCH DOES THE ADVICE I RECEIVE COST?

- No Commission is paid on this Table.

FURTHER INFORMATION

- **Cancellation Rights.** After your proposal has been accepted you will be sent a certificate and you will have 14 days to cancel the membership.
- **Premiums.** Contributions can be paid four weekly or half yearly, collected by your Lodge Secretary. A member may forfeit membership if arrears amount to more than seven four weekly contributions. Contributions cease at the age of 65 for a male and 60 for a female.
- **Charges.** Expenses for management purposes will be deducted of 25% of each contribution paid.
- **Tax.** The policy is tax-exempt. This means that your premiums are invested in a fund of the Society which is not subject to tax on its investment profits. The cash benefits of this plan are paid free of any personal income or capital gains tax.
- **Cashing in your Policy.** If you cash in your policy a surrender value will be paid in accordance with the advice of the Society Actuary, and what you get back is likely to be small.
- **Law.** In legal disputes the Law of England and Wales will apply.
- **The Society.** The Druids Sheffield Friendly Society was established in 1858, for mutual benefit of its members and is authorised under the Friendly Societies Act 1992.
- **Queries and Complaints.** For further information, or if you wish to complain about any aspect of the service you have received, please contact. **The Druids Sheffield Friendly Society**, Dove House, 181 Brampton Road, Wath-upon-Deerne, Rotherham S63 6BE. United Kingdom, Tel: 01709 876409. If your complaint is not dealt with to your satisfaction you can complain to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Making a complaint will not prejudice your right to take legal proceedings.
- **Compensation.** Information on compensation arrangements is available from the Society.
This leaflet is a brief guide to the Key Features of this product. Full details are contained in the Rule Book that is the legally binding contract between you and the Society.

HOW TO JOIN THE SICKNESS BENEFITS PLAN

Fill in the application form and either hand it to your
Lodge Secretary or send direct to:



DRUIDS SHEFFIELD FRIENDLY SOCIETY

'affordable care'

Dove House, 181 Brampton Road,
Wath-upon-Deerne, Rotherham, South Yorkshire S63 6BE

Tel: 01709 876409 Fax: 01709 878045

Lo-call 0845 601 3162

Website: www.druidssheffieldfs.co.uk

E-mail: info@druidssheffieldfs.co.uk

Chief Executive: Steven Rowe.

Authorised in the United Kingdom under the Friendly Societies Act 1992. Reg. No. 795F

Member of the Association of Friendly Societies.

Druids Sheffield Friendly Society was established 1858 and is authorised
and regulated by the Financial Services Authority.