

**WHOLE
LIFE
ASSURANCE
PLAN**

*sum assured
to cover
funeral
expenses*



DRUIDS SHEFFIELD FRIENDLY SOCIETY

'affordable care'

PROTECTION OPPORTUNITY

Shouldn't you take the opportunity to provide financial security for your family in the event of your death?

As a Friendly Society we have a special concession which allows us to offer a tax free plan. This gives you whole life assurance providing a substantial sum on your death.

FINANCIAL ASSISTANCE

The Whole Life Assurance Plan is a simple way to give you financial assistance because it offers:-

- **Sum Assured to cover funeral expenses**
- **Opportunity to increase the Sum Assured to meet the rise in costs of funerals etc.**
- **Tax free payment**

BENEFITS

Basic sum assured £1500.00 This can be increased in increments of £500.00 to a maximum of £5,000.00

COSTS

Monthly or annual premiums depending on the age next birthday at entry as the following Schedules.

EXAMPLES

Person aged 30 next birthday	
Life cover after one year	1500.00
Monthly premium payable	2.62
Annual premium payable	29.21

Person aged 30 next birthday	
Life cover after one year	3000.00
Monthly premium payable	5.23
Annual premium payable	58.43

Person aged 30 next birthday	
Life cover after one year	5000.00
Monthly premium payable	8.71
Annual premium payable	97.39

NOTE

You will get the sum assured 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.

Schedule 1

DRUIDS SHEFFIELD FRIENDLY SOCIETY FUNERAL EXPENSES

Monthly Contributions Collected by Lodge Secretaries or Bank Contributions to cease at age 85.

Basic Sum Assured £1,500		Incremental Sum Assured £500
Age next birthday	Monthly contributions £	Monthly Incremental contributions £
20	2.19	0.73
21	2.22	0.74
22	2.25	0.75
23	2.29	0.76
24	2.33	0.78
25	2.37	0.79
26	2.41	0.80
27	2.46	0.82
28	2.51	0.84
29	2.57	0.86
30	2.62	0.87
31	2.69	0.90
32	2.75	0.92
33	2.82	0.94
34	2.90	0.97
35	2.98	0.99
36	3.06	1.02
37	3.16	1.05
38	3.26	1.09
39	3.36	1.12
40	3.47	1.16
41	3.59	1.20
42	3.72	1.24
43	3.85	1.28
44	4.00	1.33
45	4.15	1.38

No member may take less than the basic sum assured. The benefit may be increased by up to seven increments for a premium calculated at the age next birthday at the time the increment was taken.

Age next birthday	Monthly contributions £	Monthly Incremental contributions £
46	4.32	1.44
47	4.49	1.50
48	4.68	1.56
49	4.88	1.63
50	5.10	1.70
51	5.32	1.77
52	5.57	1.86
53	5.82	1.94
54	6.10	2.03
55	6.40	2.13
56	6.71	2.24
57	7.05	2.35
58	7.42	2.47
59	7.81	2.60
60	8.24	2.75
61	8.69	2.90
62	9.19	3.06
63	9.74	3.25
64	10.33	3.44
65	10.98	3.66
66	11.70	3.90
67	12.50	4.17
68	13.40	4.47
69	14.41	4.80
70	15.56	5.19

WHAT WILL I RECEIVE?

The dependants of the member will receive the sum assured being contributed for upon the death of the member.

WHAT IF I DIE?

In the event of your death after one year's membership, the sum assured will be paid to your dependants.

In the event of death from natural causes during the first year, the amount payable will be the premiums paid.

Schedule 2

Annual Contributions Collected by Lodge Secretaries or Bank Contributions to cease at age 85.

Basic Sum Assured £1,500		Incremental Sum Assured £500
Age next birthday	Annual contributions £	Annual Incremental contributions £
20	24.38	8.13
21	24.73	8.24
22	25.11	8.37
23	25.51	8.50
24	25.94	8.65
25	26.40	8.80
26	26.89	8.96
27	27.41	9.14
28	27.97	9.32
29	28.57	9.52
30	29.21	9.74
31	29.89	9.96
32	30.63	10.21
33	31.41	10.47
34	32.24	10.75
35	33.13	11.04
36	34.08	11.36
37	35.09	11.70
38	36.17	12.06
39	37.32	12.44
40	38.55	12.85
41	39.86	13.29
42	41.25	13.75
43	42.74	14.25
44	44.33	14.78
45	46.02	15.34
46	47.82	15.94
47	49.74	16.58
48	51.78	17.26

No member may take less than the basic sum assured. The benefit may be increased by up to seven increments for a premium calculated at the age next birthday at the time the increment was taken.

Age next birthday	Annual contributions £	Annual Incremental contributions £
49	53.96	17.99
50	56.27	18.76
51	58.74	19.58
52	61.37	20.46
53	64.17	21.39
54	67.16	22.39
55	70.35	23.45
56	73.76	24.59
57	77.41	25.80
58	81.31	27.10
59	85.50	28.50
60	90.01	30.00
61	94.88	31.63
62	100.15	33.38
63	105.87	35.29
64	112.11	37.37
65	118.94	39.65
66	126.44	42.15
67	134.72	44.91
68	143.93	47.98
69	154.25	51.42
70	165.91	55.30

WHERE DOES MY MONEY GO?

The Plan is a Whole Life Assurance Policy. The underlying assets are invested in British Government Securities, Property and Equities.

HOW TO APPLY

Starting a Whole Life Assurance Policy is easy. Just decide how much you require, then calculate the premiums relevant to your age next birthday. If this amount is affordable in the long term 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 Funeral Expenses 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. 61482250 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.....

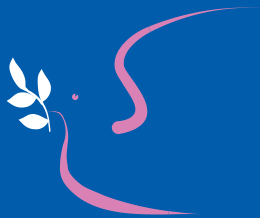
Members Reference No.....to be completed by the Society

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

WHOLE LIFE ASSURANCE PLAN

*sum assured
to cover
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KEY FEATURES



DRUIDS SHEFFIELD FRIENDLY SOCIETY

'affordable care'

DRUIDS SHEFFIELD FRIENDLY SOCIETY

FUNERAL EXPENSES PLAN TABLE 43

KEY FEATURES OF THE DRUIDS SHEFFIELD FRIENDLY SOCIETY, FUNERAL EXPENSES PLAN

ITS AIMS

- To provide a fixed cash sum on death.

YOUR COMMITMENT

- To pay a monthly or yearly premium throughout life up to age of 85.

RISK FACTORS

- Your circumstances may change forcing you to cash in your policy.
- If you live long enough the total premiums will eventually be greater than the amount payable on death.

WHAT IS THE FUNERAL EXPENSES PLAN?

- It is a whole life assurance, with profits, designed to provide a fixed sum on death.
- If you die from natural causes during the first year the amount payable will be the premiums paid.
- If you die after one year the Guaranteed Death Benefit shown in the schedule of benefits will be paid.
- The amount payable will depend upon your age and the premium you select.

HOW MUCH LIFE COVER WILL I RECEIVE?

- The following is an example to help show how the Funeral Expenses Plan works.

Person aged 40 next birthday	
Life cover after one year	1500.00
Monthly premium payable	3.47
Annual premium payable	38.55

- Please refer to the Schedules to see your own life cover benefits.

HOW MUCH DOES THE ADVICE I RECEIVE COST?

- No commission is paid on this Funeral Expenses Plan

WHAT HAPPENS IF I CASH IN EARLY?

- These examples show what a person aged 60 paying £10 a month might get back
- The last column assumes that investments will grow at 7.5% each year

THE EARLY YEARS

Warning If you cash-in during the early years the amount you could receive will be considerably less than the premiums paid

YEAR	TOTAL PAID IN TO DATE	WHAT YOU MIGHT GET BACK
1	£110	NIL
2	£230	£54
3	£350	£93
4	£470	£133
5	£590	£173

THE LATER YEARS

YEAR	TOTAL PAID IN TO DATE	WHAT YOU MIGHT GET BACK
10	£1,190	£373
15	£1,790	£567

- If you have to cash in during the early years the amount you would receive will be as the cash surrender value calculated by the Society's Actuary

FURTHER INFORMATION

- **Cancellation Rights.** After your proposal has been accepted you will be sent a certificate with a cancellation form. You have 14 days in which to change your mind.
- **Premiums.** Contributions can be paid monthly or annually, by standing order through your bank or to your Lodge Secretary.

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 monthly or annually, by standing order through your bank or to your Lodge Secretary.
- **Charges.** Expenses for management purposes will be deducted at £10 per annum to cover the cost of collecting premiums and administration.
- **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 FUNERAL EXPENSES 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-Dearne, Rotherham, South Yorkshire S63 6BE
Tel: 01709 876409 Fax: 01709 878045
Website: www.druidssheffieldfs.co.uk
E-mail: info@druidssheffieldfs.co.uk

Authorised in the United Kingdom under the Friendly Societies Act 1992. Reg. No. 795F
Member of the Association of Financial Mutuals.
Druids Sheffield Friendly Society was established 1858 and is authorised
and regulated by the Financial Services Authority.