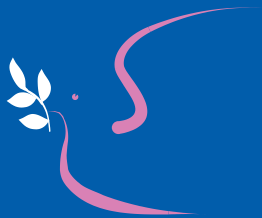


**DEATH BENEFIT  
AND  
Q.C.B.  
PLAN**

*whole life  
assurance with  
five yearly  
cash bonuses*



**DRUIDS SHEFFIELD FRIENDLY SOCIETY**

*'affordable care'*

## SAVINGS OPPORTUNITY

Shouldn't you take advantage of a savings opportunity with life assurance? As a friendly society, we have a special concession that allows us to offer you a tax-free plan.

## TAX FREE INVESTMENT WITH GUARANTEED RETURNS

The Whole Life Assurance with five yearly cash bonuses is a simple way to give your investment a financial advantage because it offers:-

- **Tax free growth**
- **Bonuses**
- **Life Cover**
- **Tax free payment**

## WHAT WILL I RECEIVE?

A four weekly contribution of £1 will secure the payment of a cash bonus of £65.00 at the end of each period of five years. This is counted from the date of entry, during the lifetime of the life assured. Also at his/her death the payment of the sum assured in the plan, according to the age next birthday at entry. Immediate full benefit will be granted under this plan.

## HOW MUCH WILL IT COST?

Within the maximum limit allowed of £4 every four weeks, larger premiums in multiples of 10 pence added to the £1 every four weeks may be accepted and will secure proportionate benefits.

## WHO CAN JOIN?

Membership of the plan is open for anyone up to the age of 70 years old.

## COSTS AND BENEFITS

The sum assured in the table below are for contributions of £1 per four weeks (£13 a year).

Age next Birthday at entry	Sum Assured	Age next Birthday at entry	Sum Assured
Years	£ p	Years	£ p
1	684.00	36	248.40
2	663.60	37	241.20
3	643.20	38	234.00
4	622.20	39	226.80
5	602.40	40	219.60
6	583.20	41	212.40
7	564.00	42	206.40
8	544.80	43	200.40
9	526.40	44	194.40
10	510.00	45	188.40
11	495.60	46	182.40
12	481.20	47	176.40
13	468.00	48	171.60
14	454.80	49	165.60
15	441.60	50	162.00
16	429.60	51	158.40
17	418.00	52	153.60
18	408.00	53	148.80
19	397.20	54	144.00
20	386.00	55	140.40
21	376.80	56	135.20
22	367.20	57	130.80
23	357.60	58	127.20
24	348.00	59	123.60
25	339.60	60	120.00
26	330.00	61	114.60
27	321.60	62	110.20
28	313.20	63	105.60
29	304.80	64	100.80
30	296.40	65	95.80
31	288.00	66	90.50
32	279.60	67	84.90
33	271.20	68	78.90
34	261.60	69	72.40
35	255.60	70	65.00

## EXAMPLES:

CONTRIBUTIONS OF £1 EVERY 4 WEEKS	
CASH BONUS AT THE END OF EACH 5 YEARS	65.00
DEATH BENEFIT FOR AGE 29 AT ENTRY	296.40

CONTRIBUTIONS OF £4 EVERY 4 WEEKS	
CASH BONUS AT THE END OF EACH 5 YEARS	260.00
DEATH BENEFIT FOR AGE 29 AT ENTRY	1185.60

## NOTE

You will get back the bonus amount shown which is guaranteed and the death benefit equivalent to the age next birthday at entry. Do not forget that inflation would reduce what you could buy in the future with the amount shown which are at today's values.

## WHERE DOES MY MONEY GO?

The Plan is a Tax-Exempt Whole Life Assurance with a Five Yearly Cash Bonus Policy. The underlying assets are invested in British Government Securities, Property and Equities.

## WHAT IF I DIE?

In the event of death a benefit will be paid equal to the sum assured shown in the table according to the age next birthday at entry.

If a member dies before their 10th birthday, a payment will be made equal to the total of all contributions received, less any Cash Bonus which has been paid.

## HOW TO APPLY

Starting a Plan is simple. Just decide how much you want to pay each four weeks. 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.



## DECLARATION - ON BEHALF OF THE PERSON TO BE INSURED

*I hereby apply to the **Druids Sheffield Friendly Society**, for a Whole Life Assurance Policy with Cash Bonus.*

*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.....

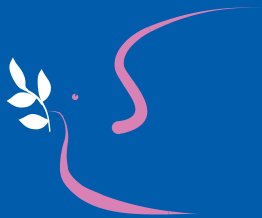
Members Reference No.....to be completed by the Society

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

# **DEATH BENEFIT AND Q.C.B. PLAN**

*whole life  
assurance with  
five yearly  
cash bonuses*

## **KEY FEATURES**



**DRUIDS SHEFFIELD FRIENDLY SOCIETY**

*'affordable care'*

## DRUIDS SHEFFIELD FRIENDLY SOCIETY

### WHOLE LIFE ASSURANCE WITH QUINQENNIAL CASH BONUS TABLE 7

#### KEY FEATURES OF THE DRUIDS SHEFFIELD FRIENDLY SOCIETY, Q.C.B. TABLE 7

##### ITS AIMS

- To provide whole life assurance.
- To provide cash bonuses every five years.
- To provide a tax free cash sum for your dependents whenever you die.

##### YOUR COMMITMENT

- You agree to pay regular four weekly contributions.
- If you cash in at any time the amount you get back may be very small.
- If you stop paying contributions the life cover will stop.

##### 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 the Sum Assured depending upon age at entry.
- Payments of four weekly contribution will secure a cash bonus every five years.
- This leaflet will answer some of your questions and will help you to find out more from your adviser.

##### WHAT IS A WHOLE LIFE ASSURANCE?

- A whole life Assurance plan is an insurance policy designed to give you an amount of death benefit dependent upon the age you join. It does this by putting premiums into an investment fund which will grow, money is taken out of the fund year by year to pay for life cover.

##### WILL THE TABLE WORK OUT EXACTLY AS IN THE EXAMPLE?

- The sum assured at death and the five yearly bonuses are guaranteed.
- Depending on how the Society's investments grow over the years the guaranteed bonuses 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.
- **Charges.** Expenses for management purposes will be deducted of one sixth 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.
- **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 DEATH BENEFIT AND Q.C.B. PLAN

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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  
Lo-call 0845 601 3162  
Website: [www.druidssheffieldfs.co.uk](http://www.druidssheffieldfs.co.uk)  
E-mail: [info@druidssheffieldfs.co.uk](mailto: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.