



To start any Sheffield Mutual plan please follow the application checklist below.

Application Checklist and Documents that need returning.

- Enclose your signed cheque and complete and sign the Direct Debit Mandate (if applicable)
- Complete and sign all proposal forms
- Sign and return the Non-advised Sale Letter
- Sign and return one copy of the Client Agreement and keep one for your records along with the Key Facts document.
- Please send a **Certified** copy of a birth certificate if the policy is for a child under age 16
- We will attempt to verify your identity electronically, if this is unsuccessful then we may request further documentation to confirm your identity.

If you require anything further or should you have any questions after reading the information please do not hesitate to contact us by

Telephone: 01226 741000

or email: enquiries@sheffieldmutual.com

Blank Page

Please ask for details of our other products, which include:

- Tax Exempt Savings
- Capital Plan
- Investment Bond
- Income Bond
- Pension Bond
- Stocks and Shares ISA
- Life Assurance
- Sickness and Accident Insurance
- Regular Savings
- Child Trust Fund

About Us

Sheffield Mutual Friendly Society has been improving the financial wellbeing of its members since 1892. Whilst we remain passionate about our heritage and mutual status, our products and services have been developed to include a simple range of trusted savings, investment and protection plans - with a particular emphasis on tax-efficient savings and investment policies.

Being an independent mutual organisation we have no shareholders to satisfy. This means that our success can be shared with our members through attractive investment returns and good service. Whilst past performance is not an indicator of future performance, our aim is to deliver greater potential returns to members throughout the life of their policy.

The Society is:

- A member of the Association of Financial Mutuals
- Authorised and regulated by the Financial Services Authority
- A member of the Financial Services Compensation Scheme

For further information about the Society and our policies, please contact us.



Sheffield Mutual Friendly Society

3 Maple Park · Maple Court · Wentworth Business Park · Tankersley · Barnsley · South Yorkshire · S75 3DP

Tel: 01226 741000 · Fax: 01226 741222 · Url: www.sheffieldmutual.com · Email: enquiries@sheffieldmutual.com

Authorised and regulated by the Financial Services Authority.

FUNERAL EXPENSES PLAN



Your Future is
Our Business



Funeral Expenses Plan



Making provision for the costs relating to a funeral is not the most attractive of tasks but it is one that needs to be addressed. The aim of this plan for a small monthly outlay is to ensure that adequate provision is made.

How much should I save each month?

You decide on the size of the lump sum you would like to provide and, depending on your age and current state of health, we will advise you of the premium required.

For example - for a person in good health the following monthly premium is payable:

Age	£3,000	Age	£5,000	Age	£7,000
30	-	30	4.17	30	5.83
40	4.00	40	6.67	40	9.33
50	6.80	50	11.34	50	15.87
60	11.90	60	19.84	60	27.77
70	21.40	70	35.67	70	49.93

When will the sum assured be paid?

The sum assured will be paid to a spouse or nominated dependant on the death of the life assured, providing all premiums are up to date.

Will there be any tax liability?

No. The proceeds of the policy are completely free of any tax liability* when paid on the death of the life assured. It may however be taken into account when calculating any inheritance tax which may be due.

What happens if I stop paying premiums?

If you stop paying premiums within the first ten years the policy will lapse without value. After ten years you can cash in your policy but you may get back less than you have paid in.

Who can save in this plan?

Anyone between the ages of 16 and 70 can take out a plan.

How do I start my plan?

Simply decide on the value of the lump sum you wish to provide and ask us for the premium required. The minimum premium is £3.00 per month and the maximum amount of cover is £7,000. You should then study the 'Key Features' literature and, providing you do not need any advice, complete and sign the application form, client agreement, non-advised sale letter and direct debit authority and return them to 'Sheffield Mutual Friendly Society', 3 Maple Park, Maple Court, Wentworth Business Park, Tankersley, Barnsley, South Yorkshire, S75 3DP along with a cheque for the initial premium.



Need any further help or information?

Our friendly and knowledgeable staff would be pleased to provide you with factual information about the Society's products and services, so you can make your own choice about how to proceed. No advice or recommendations will be given and if you are in any doubt as to the suitability of a product, you should seek advice from an Independent Financial Adviser.

Do I need to provide any additional information?

In order to comply with regulations, the Society will require confirmation of your identification and address. We will therefore ask to see documents such as a passport or driving licence and utility bills or bank statements before issuing a policy. If such documents are not available, we may be able to confirm your identity and address using an electronic verification system.

*All references to taxation are based on the Society's understanding of current tax legislation and practice, which may change in the future.

KEY FEATURES OF THE FUNERAL EXPENSES PLAN

WHAT IS THE PURPOSE OF THIS LEAFLET?

The Financial Services Authority is the independent financial services regulator. It requires us, Sheffield Mutual Friendly Society, to give you this important information to help you to decide whether our Funeral Expenses Plan is right for you. You should read this document carefully so that you understand what you are buying and then keep it safe for future reference.

WHO IS THE FUNERAL EXPENSES PLAN SUITABLE FOR?

Individuals who would like to save a regular monthly amount during their lifetime in order to provide a guaranteed cash sum on death whenever that occurs.

ITS AIMS

- To provide a guaranteed cash sum on the death of the policyholder.

YOUR COMMITMENT

- You agree to pay a fixed amount each month during your lifetime.

RISK FACTORS

- Your circumstances may change and you may not be able to carry on paying the monthly premiums.
- If you stop paying premiums within the first ten years the policy will stop and have no value. After 10 years the policy will have a value but it may be less than you have paid in.
- Legislation may change which could affect the tax free nature of the policy proceeds.
- Inflation may reduce what you could buy in the future.

QUESTIONS AND ANSWERS

HOW IS MY CLAIM PAID?

On the death of the policyholder providing all the premiums have been paid, we will ask to see a certified copy of the death certificate along with proof of identity for the individual making the claim if they are the payee/executor. We will then issue a cheque for the proceeds.

WHO WILL THE MONEY BE PAID TO?

If you have nominated a spouse or dependant to receive the proceeds we will pay the money to him/her. If not the proceeds will be paid to your estate via the administrator or executor of your will?

IS THERE ANY TAX TO PAY?

The proceeds of the policy will be paid free of tax liability, though this could vary if legislation changes. It may however be taken into account when calculating any inheritance tax which may be due.

ARE THERE ANY CHARGES ON THE POLICY?

Yes, the Society will make an initial charge of 45% of the first year's premiums to cover the setting up of the policy. In the second and subsequent years the charge is 4% of the annual premiums for ongoing management. The guaranteed cash sum on death is not affected by these charges.

OTHER INFORMATION

CANCELLATION RIGHTS

After your proposal is accepted you will receive a notice of your right to cancel. You will then have 30 days in which to change your mind.

PREMIUMS

Premiums are paid monthly. Missed premiums could mean that your policy may lapse with no value.

LAW

In legal disputes the Law of England and Wales will apply.

LEGISLATION

All or any of the benefits, the premiums, or the policy conditions may be adjusted as deemed appropriate.

- If there is any change in Law or Taxation affecting the policy
- If any levy is imposed on the Society under Statute or statutory authority
- As a consequence of any amendment to General Laws

Notice would be given of any such adjustments.

QUERIES AND COMPLAINTS

For further information or if you wish to complain about any aspect of the service you have received, please contact the Society's Chief Executive at the address shown below. If a complaint is not dealt with to your satisfaction you can then complain to the Financial Services Ombudsman, South Quay Plaza, 183 Marsh Wall, London E14 9SR, or telephone 020 7964 1000. Making a complaint will not prejudice your right to take legal proceedings.

COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS by visiting www.fscs.org.uk, or by calling 0207 892 7300 or 0800 678 1100.

THE SHEFFIELD MUTUAL FRIENDLY SOCIETY

Was founded in 1892. Total assets exceed £25 million and there are over 20,000 members.

This leaflet is a brief guide to the Key Features of the product.

Full details are contained in the policy document which is the legally binding contract between you and SHEFFIELD MUTUAL FRIENDLY SOCIETY.

Sheffield Mutual Friendly Society

3 Maple Park · Maple Court · Wentworth Business Park · Tankersley · Barnsley · South Yorkshire · S75 3DP

Tel: 01226 741000 · Fax: 01226 741222

Url: www.sheffieldmutual.com · Email: enquiries@sheffieldmutual.com.

FUNERAL EXPENSES PLAN

All information given will be treated in strictest confidence

SECTION A - Details of Policyholder

(Mr/Mrs/Miss/Other) 1. Title:	2. Forename(s):	3. Surname:
4. Sex:	5. Date of Birth:	6. N.I. Number:
7. Address: Postcode:	8. Telephone (Home):	9. Mobile:
	10. E-mail Address:	11. Occupation:

Please complete section B if the Policyholder is not the Premium Payer

SECTION B - Details of Premium Payer (if different to the Policyholder)

1. Will premiums be paid by someone other than the Policyholder?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

If you answer 'Yes' to the above questions, please complete the boxes below

Name Proposer and/or Premium Payer: (Mr/Mrs/Miss/Other)	
Relationship to Policyholder:	Address:
	Postcode:

SECTION C - Policy Details

1. Term (years): N/A	2. Sum Assured (the figure on illustration):£	When would you like the Direct Debit date to start? (please tick) 15th of the month <input type="checkbox"/> Last working day in month <input type="checkbox"/>
3. Premium Payable: per month:£	per annum:£ N/A	
4. With regard to the above contracted premiums do you consider that you will be able to continue payments for the full duration of the period? (Please state YES or NO)		

SECTION D - General Information

1. Is the Policyholder (section A) already a member of this Society? If YES, please give details If NO, Where did you hear about us ?
2. Has the Policyholder (section A) had an existing policy held with any Life Assurance Company or Friendly Society discontinued for the purpose of entering into this new agreement?

SECTION E - Note Carefully

Failure to disclose all material facts could render your contract void. Material facts are those which an insurer would regard as likely to influence the assessment and acceptance of a proposal for insurance. If you are in doubt as to whether certain facts are material, such facts should be disclosed.

SECTION F - Declaration**To be completed by the Proposed Policyholder (Section A).**

I declare that all the statements made in this proposal (and any notes) are to the best of my knowledge and belief the truth, and that I have not knowingly withheld any material information. I agree that such statements and this declaration shall be the basis of the contract between me and the Sheffield Mutual Friendly Society and that any policy issued on the basis of this Proposal shall be subject to the rules of the Society, from time to time in force, to which I will abide and conform.

I understand that I may cancel the policy by giving notice in writing within 30 days of the policy issue date and that I will be entitled to the full refund of any premiums paid less, (at the discretion of the Management Committee), any charge for management.

In connection with this application I hereby consent to the Society seeking medical information from any Doctor, who at any time has attended me or has been responsible for my medical care, and I authorise the giving of such information and agree that a copy of this consent will have the validity of the original. I do / not wish to see the Doctor's medical report before it is sent to the Society. (Please delete as appropriate).

You agree that the information we hold about you can be held on computer and / or paper files and that it may be disclosed to third parties for the purpose of processing your application, our Regulators and our Compliance Consultants. It will not be disclosed to any other parties without your express permission in writing. It is necessary for us to verify your identity. We will do this by obtaining evidence from various data sources including Credit Reference and Fraud Prevention agencies and the Electoral Roll. The agencies will record details of the search, whether or not your application proceeds. If we are unable to confirm your identity from these sources we will write to you asking you to supply us with adequate proof of identity. For joint accounts, this applies to all account holders. The only exception to this may be if you have an existing Policy with us either held solely or jointly.

You also agree that we may use the information we hold to contact you from time to time and advise you of other products or services offered by the Society which we feel may be of interest to you. If you do not wish to receive this please tick the following box.

Signature of Policyholder (section A) _____ Date: _____

SECTION G - For Financial Adviser / Introducer use only

Please note:- if your client doesn't sign this section we may not be able to give you any information about this policy in the future.

Name of Advisor:

Telephone:
Email:

Enclosures:

Money Laundering Verification
Direct Debit mandate
Cheque for Initial payment

Company name and address or stamp:

I agree to Sheffield Mutual providing information about this policy to the above named company at their request.

Signed
Policyholder _____

Where do you want the documentation to go to? (Please tick): Client IFA Original to Client & Copy to IFA

SECTION H - For Office use only

Introducer Code:

Policy Number:

A COPY OF THE POLICY CONDITIONS ARE AVAILABLE ON REQUEST FROM THE SOCIETY

Published by:

**SHEFFIELD MUTUAL FRIENDLY SOCIETY, 3 MAPLE PARK, MAPLE COURT, WENTWORTH BUSINESS PARK, TANKERSLEY, BARNSELY, SOUTH YORKSHIRE, S75 3DP,
TEL: 01226 741000, FAX: 01226 741222**

AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY

Updated
September 2010



MEDICAL QUESTIONNAIRE

All information given will be treated in strictest confidence. To be used in conjunction with Funeral Expenses Plan / Tax Exempt with Life Assurance and Sickness and Accident Plan

SECTION A - Health and lifestyle

Height and weight

Please state your height without shoes

ft ins

or

m

Please state your weight in indoor clothes. If you are currently pregnant, please state your pre-pregnancy weight

st lbs

or

kg

Cigarettes

Have you smoked any cigarettes in the last 12 months?

Yes No

If 'Yes', please state number of cigarettes smoked

per day

If you have given up smoking cigarettes within the last twelve months, please state your previous average daily consumption prior to giving up. **(We may ask you to undergo a simple test to confirm your answers to these questions)**

Have you used any other tobacco products or any nicotine replacement products in the last 12 months?

Yes No

Other tobacco products include cigars, pipe smoking, and chewing tobacco. **(We may ask you to undergo a simple test to confirm your answers to these questions)**

Alcohol

Do you consume alcoholic drinks?

Yes No

If 'Yes', how many units of alcohol do you drink on average each week?

units

A unit of alcohol is the equivalent to each of the following:

- a half pint of normal strength beer, lager or cider ~ one standard glass of wine ~ a single measure of spirit

Alcohol advice

Have you ever sought or been given medical advice to reduce the level of your drinking?

Yes No

If Yes, please give details

Drugs

Within the last five years, have you taken drugs other than for the treatment of a medical condition? e.g. cocaine, heroin etc

Yes No

If Yes, please give details

If you answer YES, to any part of section B and/or C, please provide details on a separate sheet

SECTION B - Other life applications

Has any application you've made for life, health or critical illness cover been declined postponed or accepted with increased premiums, exclusions or restrictions?

Yes No

SECTION C - Health and Medical details

a. Have you consulted your doctor during the last 12 months for anything other than minor ailments or those listed.

Yes No

Have you ever experienced:

b. angina, heart attack or any other disorder of the heart?

Yes No

This question does include heart valve disorders, rheumatic fever, cardiomyopathy and heart abnormalities or defects present at birth.

SECTION C - Health and Medical details cont'd...

- c. stroke, Transient Ischaemic Attack (TIA), brain haemorrhage or any permanent brain injury through accident? Yes No
- d. any form of cancer, leukaemia, Hodgkins disease, lymphoma, brain or spinal tumour? Yes No
- e. multiple sclerosis, optic neuritis, Parkinson's disease, paralysis, cerebral palsy, dementia or Alzheimer's disease? Yes No
- f. blurred or double vision, loss of feeling, numbness, pins and needles, tingling of the limbs or face or any disease or disorder of the central nervous system (brain, spinal cord and nerves), which has not already been mentioned in earlier questions? Yes No
- g. diabetes? Yes No
- h. any disease or disorder of the arteries including disease in the legs or of the aorta? Yes No

Within the last five years have you experienced:

- i. Anxiety state, stress, depression, chronic fatigue, any other mental or nervous illness? Yes No
- j. Any problem, disease or disorder affecting your digestive system, stomach, bowel, liver, pancreas or gall bladder? Yes No

Within the last two years, have you had any treatment for raised blood pressure or been advised to take treatment, or to have your blood pressure monitored?

Yes No

Within the last five years, other than in respect of the conditions that you have already declared have you either?

received any medical attention at a hospital as an inpatient or outpatient
or
had or been advised to have any investigations, scans or blood tests including HIV

Yes No

Other than in respect of the conditions that you have already declared, are you currently:

experiencing any symptoms or complaints for which you have not consulted a doctor
or
receiving any form of treatment or medication
or
awaiting any medical or surgical consultation or follow up
or
awaiting any test or investigation?

Yes No
 Yes No
 Yes No
 Yes No

SECTION D - Doctor's details

(A report from your doctor will not always be requested).

Title

Doctor's initials

Doctor's surname
or
Medical Centre

Telephone No.
(please include the full code
and any extensions)

Practise address

Post code:

Signed

Date



about our services and costs



3 Maple Park
Maple Court
Wentworth Business Park
Tankersley
Barnsley
S75 3DP

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

- We offer products from the whole market.
- We only offer products from a limited number of companies.
- We only offer our own products.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
- We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances, but we will not:
- conduct a full assessment of your needs;
 - offer advice on whether a non-stakeholder product may be more suitable.

When we have agreed the investment service that we will provide, we will require your agreement to the terms and conditions relating to that service before we can proceed.

4. What will you have to pay us for our services?

We will tell you how we get paid and the amount before we carry out business for you, by issuing a specific product illustration.

Please note that there may be other costs, such as taxation, that may arise that are not imposed by us, nor paid by us.

5. Who regulates us?

Sheffield Mutual Friendly Society, 3 Maple Park, Maple Court, Wentworth Business Park, Tankersley, Barnsley, S75 3DP is authorised and regulated by the Financial Services Authority. Our FSA Register number is 139855.

Our permitted business is long term insurance, including savings and protection.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing Write to the Chief Executive,
Sheffield Mutual Friendly Society,
3 Maple Park, Maple Court,
Wentworth Business Park, Tankersley,
Barnsley, S75 3DP

...by phone Telephone 01226 741000.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

The Scheme covers 90% of the value of the claim with no upper limit in the unlikely event that the Society is unable to meet its commitments.

Further information about compensation scheme arrangements is available from the FSCS.



Client Agreement (Client Copy)

**Sheffield Mutual Friendly Society, 3 Maple Park, Maple Court
Wentworth Business Park, Tankersley, Barnsley, South Yorkshire S75 3DP
Tel: 01226 741000**

1. This notice contains items that are common to most of our clients. The firm, whose name, address and telephone number appear above, is regulated and authorised by the Financial Services Authority (FSA). The terms shown in this document are effective from the date shown at the foot of the document. We will not automatically provide you with a revised Client Agreement, but if terms should change the new version will be provided when next we provide you with a service. You are classified as a retail client.
2. As you have neither asked for nor received any advice from the Society in relation to this product, it will be classed as a 'Non-Advised Sale'. This term acknowledges the fact that all decisions in relation to the investment will be and have been made by yourself and that the Society has only provided you with factual information in relation to the product.
3. We will make arrangements for your investments, or other contracts, to be registered in your name unless you first advise us otherwise in writing. We will forward all contract documents to you as soon as practical after we have received them. Where a number of documents relating to a series of transactions are involved, we will normally hold each document until the series is complete and then forward them all to you at the same time.
4. Occasions can arise where we, or one of our other customers, will have some form of interest in business which we are transacting for you. If this happens, or we become aware that our interests or those of our other customers conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions.
5. We prefer instructions from you to be in writing – we will, however, accept oral instructions provided they are subsequently confirmed in writing.
6. Should you have any complaint about the firm please write to the Chief Executive at the address above. He will provide you with written information as to how we administer complaints. Complaints we cannot settle may be referred to the Financial Ombudsman Service.
7. If you make a valid claim against the firm in respect of investments we arrange for you to buy or sell and we are unable to meet our liabilities in full, you may be entitled to redress from the Financial Services Compensation Scheme. Details of the cover provided by the scheme are given in a leaflet, which we will send you at your request, or from www.fscs.org.uk.
8. If, under the Money Laundering Regulations, it is necessary to verify your identity, address and source of funds, such verification will be completed before any business is finalised.
9. This Client Agreement may be terminated, without prejudice to the completion of transactions already initiated, by written notice from you or the firm. Such notice will take effect one month from the date of such notice unless otherwise agreed.
10. In order to arrange investments on your behalf, we must obtain certain information from you about your financial and personal circumstances. We will also need to maintain certain other records.

- a. You agree that the information we hold about you can be held on computer and/or paper files.
- b. You agree that any information we hold about you may be disclosed:
 - i) To third parties (e.g. credit agencies and product providers) for the purpose of processing your application.
 - ii) The Regulators (mainly the Financial Services Authority who have a legal authority to check all our records).
 - iii) Our Compliance consultants, who help us to ensure that, in your interests, we abide by the Financial Services Act and other regulations.
 - but iv) Must not be disclosed to any other parties (even if related) without your express permission in writing.
- c. You agree that we may use the information that we hold about you to contact you from time to time by post, fax, e-mail or telephone to bring to your attention products, services or information about your existing contracts which may be of benefit to you. You may opt out of this condition by putting an **X** in the following box.

- d. You understand that we have a legal obligation to ensure that the information within our records is kept up to date, but can only do so if provided with the up to date information by you.
- e. You understand that you may withdraw the consent given by you to the above paragraphs 10b(iv) and 10c [*not 10b(i) and 10b(ii)*] at any time by informing us in writing.

I confirm receipt of a copy of this Client Agreement and, where appropriate, agree to the statements made. I confirm that I have not received a personal recommendation from Sheffield Mutual Friendly Society.

Name of client:

Signature of client:

Date:

You should read this Client Agreement document in full and with care before signing it.

Client Copy



Client Agreement

**Sheffield Mutual Friendly Society, 3 Maple Park, Maple Court
Wentworth Business Park, Tankersley, Barnsley, South Yorkshire S75 3DP
Tel: 01226 741000**

1. This notice contains items that are common to most of our clients. The firm, whose name, address and telephone number appear above, is regulated and authorised by the Financial Services Authority (FSA). The terms shown in this document are effective from the date shown at the foot of the document. We will not automatically provide you with a revised Client Agreement, but if terms should change the new version will be provided when next we provide you with a service. You are classified as a retail client.
2. As you have neither asked for nor received any advice from the Society in relation to this product, it will be classed as a 'Non-Advised Sale'. This term acknowledges the fact that all decisions in relation to the investment will be and have been made by yourself and that the Society has only provided you with factual information in relation to the product.
3. We will make arrangements for your investments, or other contracts, to be registered in your name unless you first advise us otherwise in writing. We will forward all contract documents to you as soon as practical after we have received them. Where a number of documents relating to a series of transactions are involved, we will normally hold each document until the series is complete and then forward them all to you at the same time.
4. Occasions can arise where we, or one of our other customers, will have some form of interest in business which we are transacting for you. If this happens, or we become aware that our interests or those of our other customers conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions.
5. We prefer instructions from you to be in writing – we will, however, accept oral instructions provided they are subsequently confirmed in writing.
6. Should you have any complaint about the firm please write to the Chief Executive at the address above. He will provide you with written information as to how we administer complaints. Complaints we cannot settle may be referred to the Financial Ombudsman Service.
7. If you make a valid claim against the firm in respect of investments we arrange for you to buy or sell and we are unable to meet our liabilities in full, you may be entitled to redress from the Financial Services Compensation Scheme. Details of the cover provided by the scheme are given in a leaflet, which we will send you at your request, or from www.fscs.org.uk.
8. If, under the Money Laundering Regulations, it is necessary to verify your identity, address and source of funds, such verification will be completed before any business is finalised.
9. This Client Agreement may be terminated, without prejudice to the completion of transactions already initiated, by written notice from you or the firm. Such notice will take effect one month from the date of such notice unless otherwise agreed.
10. In order to arrange investments on your behalf, we must obtain certain information from you about your financial and personal circumstances. We will also need to maintain certain other records.

- a. You agree that the information we hold about you can be held on computer and/or paper files.
- b. You agree that any information we hold about you may be disclosed:
 - i) To third parties (e.g. credit agencies and product providers) for the purpose of processing your application.
 - ii) The Regulators (mainly the Financial Services Authority who have a legal authority to check all our records).
 - iii) Our Compliance consultants, who help us to ensure that, in your interests, we abide by the Financial Services Act and other regulations.
 - but iv) Must not be disclosed to any other parties (even if related) without your express permission in writing.
- c. You agree that we may use the information that we hold about you to contact you from time to time by post, fax, e-mail or telephone to bring to your attention products, services or information about your existing contracts which may be of benefit to you. You may opt out of this condition by putting an **X** in the following box.

- d. You understand that we have a legal obligation to ensure that the information within our records is kept up to date, but can only do so if provided with the up to date information by you.
- e. You understand that you may withdraw the consent given by you to the above paragraphs 10b(iv) and 10c [*not 10b(i) and 10b(ii)*] at any time by informing us in writing.

I confirm receipt of a copy of this Client Agreement and, where appropriate, agree to the statements made. I confirm that I have not received a personal recommendation from Sheffield Mutual Friendly Society.

Name of client:

Signature of client:

Date:

You should read this Client Agreement document in full and with care before signing it.

Non-Advised Sale Letter

Sheffield Mutual Friendly Society

Thank you for your enquiry regarding Sheffield Mutual

As you have neither asked for nor received any advice from the Society in relation to this product, it will be classed as a 'Non-Advised Sale'. This term acknowledges the fact that all decisions in relation to the investment will be and have been made by yourself and that the Society has only provided you with factual information in relation to the product.

You understand that as this is a 'Non-Advised Sale' you lose some of the regulatory protection which you might otherwise have. Specifically, it is unlikely that you will be able to make a complaint against the Society.

Signed.....Date.....

Blank Page



Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the white boxes only using a ball point pen and send to:

SHEFFIELD MUTUAL FRIENDLY SOCIETY
 3 Maple Park, Maple Court
 Wentworth Business Park
 Tankersley, Barnsley
 South Yorkshire
 S75 3DP

Originator's Identification Number

6	4	8	1	8	3
---	---	---	---	---	---

Name(s) of Account Holder(s)

.....

Bank/Building Society account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Branch Sort Code

--	--	--	--	--	--

Name and full postal address of your bank or building society

To: The Manager Bank/Building Society
 Address
 Postcode

FOR SHEFFIELD MUTUAL FRIENDLY SOCIETY OFFICIAL USE ONLY
 This is not part of the instruction to your Bank or Building Society.

Instruction to your Bank or Building Society

Please pay Sheffield Mutual Friendly Society Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Sheffield Mutual Friendly Society and, if so, details will be passed electronically to my Bank / Building Society.

Account reference No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature (s)
 Date

Banks and building Societies may not accept Direct Debit Instruction for some types of account

This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. The efficiency and security of the Scheme is monitored by our own Bank or Building Society.
- If there are any changes to the amount, date or frequency of your Direct Debit Sheffield Mutual Friendly Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Sheffield Mutual Friendly Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Sheffield Mutual Friendly Society or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Sheffield Mutual Friendly Society asks you to.
- You can cancel a Direct Debit at any time simply by contacting your bank or building society. Written confirmation may be required. Please also notify us.