

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

- Tax Exempt Savings
- Capital Plan
- Regular Savings
- Life Assurance
- Stocks and Shares ISA
- Funeral Expenses
- Investment Bond
- Income Bond
- 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](http://www.sheffieldmutual.com) · Email: [enquiries@sheffieldmutual.com](mailto:enquiries@sheffieldmutual.com)

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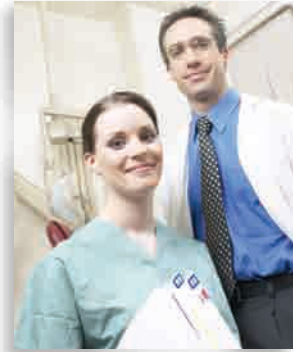
## SICKNESS & ACCIDENT INSURANCE



Your Future is  
Our Business



# Sickness & Accident Insurance



## What is the purpose of this policy?

The Sheffield Mutual Sickness & Accident policy is designed to provide an income if you are unable to carry out your normal working duties as a result of sickness or accident.

## Who can have this policy?

Anyone aged between 16 and 55 next birthday who is undertaking full or part-time work on either an employed or self-employed basis.

## What are the benefit limits?

Cover is available in units of £50 per month with a minimum of two units and a maximum of ten. Ten units would provide a monthly benefit of £500. You can have cover for an amount of up to 50% of your normal monthly income.

## How long will I receive benefit for?

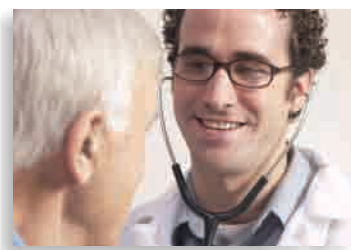
In order to keep premiums low the full benefit will be paid for three months. This will reduce to half benefit for the next three months, and then to £6.50 per unit for the remainder of the time you are unable to work, with a maximum total benefit period of two years or to age 65 whichever comes first.

## How long do I need to have had my policy before a claim can be made?

You will need to have paid a minimum of seven monthly premiums or have held your policy for six months before a claim can be made.

## How do I claim?

You will be required to submit a doctor's certificate detailing your illness or accident and you will be entitled to receive benefit after you have been unable to work for more than two weeks. You can only claim once for the same illness/accident during any twelve month period.



## How do I pay premiums?

You can either pay your premiums monthly or annually by direct debit from your bank account or by cheque or cash. You will be required to continue paying premiums during any period in which you receive benefit.

## Do I pay tax on the benefits I receive?

No, if you are paying your own premiums and the benefits are being used to replace income lost through sickness or accident, the benefits you receive should be free of income tax. This is based on the Society's understanding of current tax legislation and practice, which may change in the future.

## What happens if I stop paying premiums?

The policy will lapse if the due premium has not been paid within 30 days and any benefits will cease immediately.

## Monthly/Annual Premiums per unit

Management charge £2 per annum per unit.

AGE	MONTHLY PREMIUM	ANNUAL PREMIUM	AGE	MONTHLY PREMIUM	ANNUAL PREMIUM	AGE	MONTHLY PREMIUM	ANNUAL PREMIUM
16	0.89	10.17	30	1.02	11.66	44	1.22	13.94
17	0.89	10.17	31	1.04	11.89	45	1.24	14.17
18	0.90	10.28	32	1.05	12.00	46	1.28	14.63
19	0.90	10.28	33	1.06	12.11	47	1.31	14.97
20	0.91	10.40	34	1.07	12.23	48	1.35	15.43
21	0.92	10.51	35	1.07	12.23	49	1.38	15.77
22	0.93	10.63	36	1.08	12.34	50	1.42	16.23
23	0.94	10.74	37	1.08	12.34	51	1.46	16.69
24	0.96	10.97	38	1.09	12.46	52	1.51	17.26
25	0.97	11.09	39	1.10	12.57	53	1.55	17.71
26	0.98	11.20	40	1.13	12.91	54	1.60	18.29
27	0.99	11.31	41	1.15	13.14			
28	1.00	11.43	42	1.17	13.37			
29	1.01	11.54	43	1.20	13.71			

## How do I start my plan?

Simply decide on the amount of benefit you would like to receive and whether you wish to pay the premium monthly or annually and, providing you do not need any advice, complete and sign the application form, client agreement and direct debit authority (where applicable) 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.

## Can the Society provide me with advice?

Yes. If you would like one of our financial advisers to see you either at your home or other convenient location, please write to us at 3 Maple Park, Maple Court, Wentworth Business Park, Tankersley, Barnsley, South Yorkshire, S75 3DP or by telephone: 01226 741000 or via email on [enquiries@sheffieldmutual.com](mailto:enquiries@sheffieldmutual.com)

## 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.

