

Protecting Your Investment

Your Future
is
Our Business

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FUNERAL EXPENSES PLAN

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.

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?

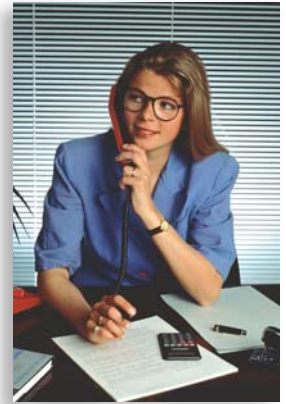
Anyone between the ages of 16 and 70 can take out a plan.

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 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.

Can the Society provide me with advice?

Yes, if you would like one of our financial advisers to see you, either at 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**



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.

**Based on the Society's understanding of current legislation and Inland Revenue practice which may be subject to change.*

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

History of the Friendly Society

The values of Friendly Societies date back 2000 years when Roman legionnaires clubbed together to provide for each other's financial protection. The principle of mutual assistance was developed and by the end of the 18th Century the first Friendly Society Act was introduced to provide a basis for future development.

Times have changed since then but the Sheffield Mutual which was formed in 1892 still operates under the same fundamental basis of providing assistance and benefits to its members.

We offer a range of Savings & Protection policies including Tax-Exempt schemes, a feature unique to Friendly Societies. For further information about Sheffield Mutual Friendly 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

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Authorised and regulated by the Financial Services Authority.