

# Owned by You. Working for You. Trusted by You.

## About us

Sheffield Mutual Friendly Society has been around for 125 years so we know a thing or two when it comes to saving and investing. Because we have no shareholders to satisfy, our surplus profits are distributed to provide you with the best possible returns combined with the highest standards of personal service.

Building on the experience of our heritage while always looking to the future, we've developed a selection of straightforward trusted savings, investment and protection plans – with a particular emphasis on tax-efficient savings and investment policies.

“ Thank you for your prompt attention to my recent application for a member's discretionary grant towards expenses of my recent eye examination and purchase of new glasses. A five day turnaround (which included a weekend) from me posting the claim to receiving your cheque is truly impressive! Thank you ”

Mr F  
West Yorkshire

## Getting in touch with Sheffield Mutual is easy

Find out more today:

 [www.sheffieldmutual.com](http://www.sheffieldmutual.com)

 **Call our team**  
01226 741 000

Calls may be monitored and recorded for your protection.  
Opening hours: 9am-5pm Mon-Fri

 **Email us**  
[enquiries@sheffieldmutual.com](mailto:enquiries@sheffieldmutual.com)

 **@SheffieldMutual**

 **facebook.com/sheffieldmutual**



August 2016

## Member Benefits

A little something for you...

## Are you missing out on member benefits?

- Up to **£60** every two years for **optical & dental treatment**
- £25 gift card** for introducing new members
- Greater guarantees** on re-investments
- As a member our **surplus profits are shared with you**

 **Sheffield Mutual**  
Est. 1892  
For you, your family, your future



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# Optical & Dental benefits, just for you

As a mutual society with no shareholders, our members are the people we care about the most. That's why we're offering discretionary grants for optical and dental treatment amongst other benefits of being a member of a mutual organisation.

You also have the peace of mind that we are:

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



## How does it work ?

You may claim optical and dental benefits on all Sheffield Mutual policies that have passed their first anniversary and are still in force.

The minimum benefit is £10 but we'll offer an extra £1 for every £20 annual contribution made to policies. The maximum benefit is £30 for each benefit per member and you can make a claim once every two years for both optical and dental expenses.

### Lump Sum Investors

Simply divide the lump sum by 10 to produce an equivalent annual premium. So, if you have invested a lump sum over £4,000 you may claim the full £30 benefit every two years providing your investment does not fall below £4,000 after any withdrawals.

### Regular Savers

Calculate your total annual premium by adding together your regular premium plans that have passed their first anniversary. If you save £25 per month, your annual premium is £300.

### How is my benefit calculated?

Annual Premiums (of all your regular premium policies over 1 year old)  $\div 20 + 10 =$  benefit (max £30)

### Examples

If you have a policy that you pay **£5 per month** to, then the annual contribution is £60.

Therefore  $\text{£}60 \div 20 = \text{£}3 + \text{£}10$  (basic) = **£13 benefit available.**

If you have a policy that you pay **£25 per month** to.

The annual contribution is £300.

Therefore  $\text{£}300 \div 20 = \text{£}15 + \text{£}10$  (basic) = **£25 benefit available.**

If you have a combination of policies that total monthly contributions of **£50.**

The annual contribution is £600.

Therefore  $\text{£}600 \div 20 = \text{£}30 + \text{£}10$  (basic) = £40

**However, the maximum benefit is £30.**

## How do I claim?

Simply complete the relevant claim form which you can download from our website, or you can contact us and we'll send a form by post or email.

You'll also need to send us your original receipt with the completed claim form and we'll do the rest. Dental benefits include check-ups and treatment. Optical benefits include eye sight tests, glasses, contact lenses and prescription sunglasses.

## Do members have any other benefits?

- ✔ As a member you can be a part of our Tell-a-Friend Scheme - if you introduce a new member to Sheffield Mutual through the scheme, you and your friend could get a £25 M&S or Love2shop gift card each.
- ✔ If you re-invest a maturing policy into our Investment Bond we'll give you 104% sum assured on your policy (usually 103%).
- ✔ As a member of a mutual society all our surplus profits are shared with you.



## Things to remember

**All members can claim including children.**

All our member benefits are discretionary and may be amended or withdrawn by the Committee of Management without notice at any time.

Membership benefits are not regulated by the FCA.

