

To start a Whole of Life Plan please follow the application checklist below or call **01226 741 000** during office hours to apply over the phone.

You can also apply or ask a question online at www.sheffieldmutual.com



Documents you'll need to complete and return

- ✓ Complete, sign, date and return the **client agreement** and **non-advised sale letter**
- ✓ Answer all the questions on the '**is this product right for me?**' form which is enclosed with your application pack
- ✓ Complete, sign, date and return all **application forms**, including medical history and your doctor's details
- ✓ Send a copy of a birth certificate, passport or child benefit letter if the policy is for a child under the age of 18*

When we receive your application:

- ✓ We'll confirm by email or post that your application has been accepted
- ✓ We'll attempt to verify your identity electronically, however, if this is unsuccessful we may request further documentation such as a passport or driving licence and utility bill to confirm your identity*
- ✓ We will send you copies of your '**client agreement**', '**non-advised sale letter**' and '**is this product right for me**' questionnaire to keep for your records
- ✓ Our underwriters will assess your application and medical history

* Photocopies of these documents are accepted, providing they are certified as a true copy of the original by an independent professional person or official. The professional person or official should sign the document/s and then print their name, address, position and telephone number.

Payment

If paying by Direct Debit

- ✓ Enclose a completed and signed Direct Debit Mandate (if applicable)

If paying over the phone

- ✓ You can call during office hours on 01226 741 000 to make a payment by debit card over the phone

If you do not wish to start your plan by debit card your policy will commence on the date of your first Direct Debit payment

If paying by bank transfer or online banking

- ✓ Send a bank payment to NatWest Bank: Sheffield Mutual Friendly Society: Sort Code: 53-61-04 Account Number: 60523948 quoting your name as a reference

If paying by cheque

- ✓ Enclose a signed cheque payable to 'Sheffield Mutual'.

You can also include the policyholder in the payee section to safeguard against fraud e.g. 'Sheffield Mutual re John Smith'



www.sheffieldmutual.com



enquiries@sheffieldmutual.com



Call our team on **01226 741 000**

Calls may be monitored and recorded for your protection



Whole of Life Plan

A simple and affordable way to provide a financial gift for a loved one or to help towards funeral expenses



Sheffield
Mutual Est. 1892

Whole of Life Plan

A simple and affordable way to provide a legacy for a loved one

- ✓ Fixed premiums from just £5 per month
- ✓ A guaranteed fixed amount paid on your death
- ✓ Added peace of mind for you and your family

Warning: If you stop paying premiums in the first ten years, the policy will lapse without value.



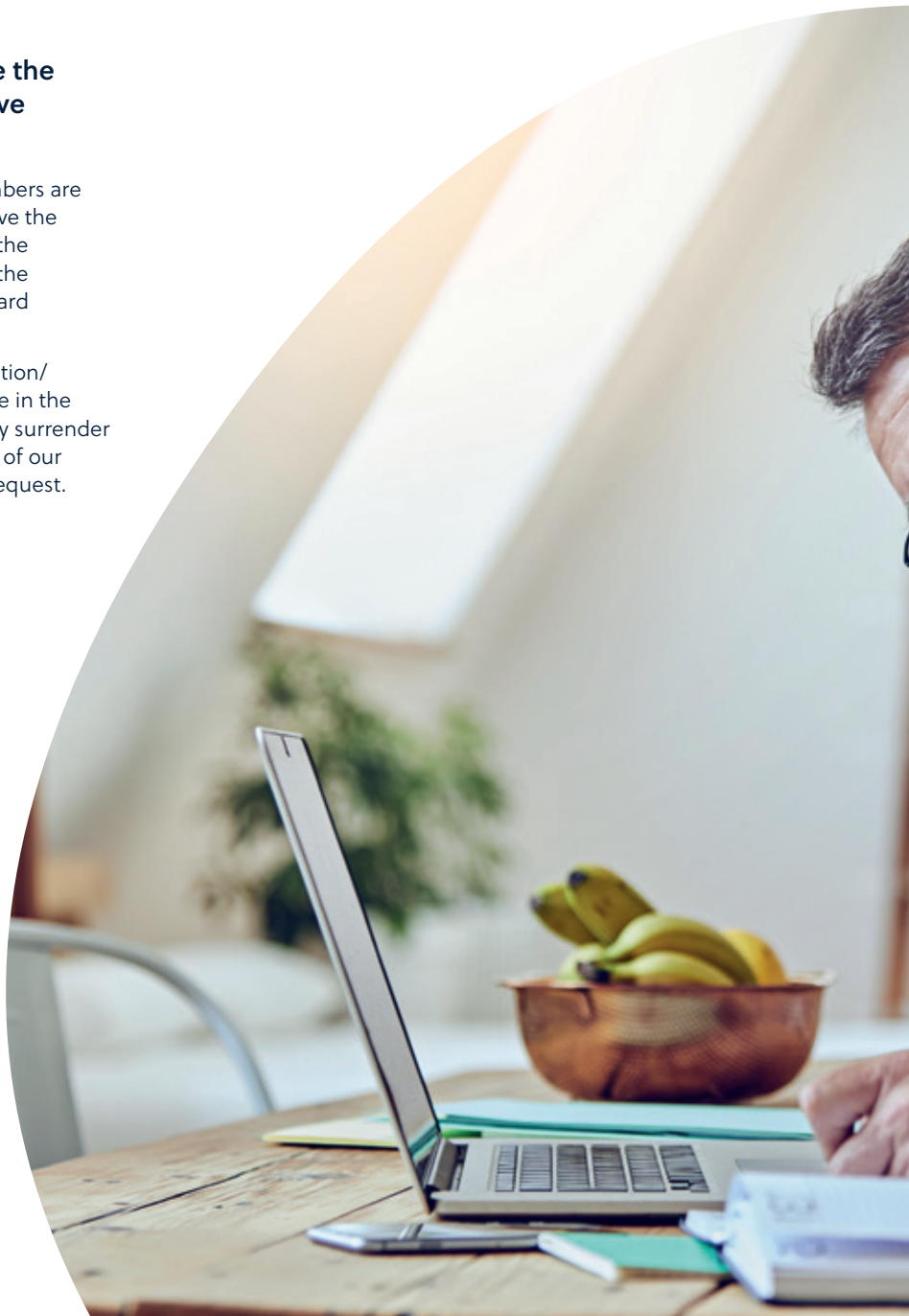
A warm welcome to Sheffield Mutual. We've been helping our members make the most of their money since 1892. We'd love to do the same for you and your family.

As a mutual society with no shareholders, our members are the people we care about the most and you'll receive 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.

Please note: The Whole of Life Plan is a pure protection/ non-profit whole of life plan and doesn't participate in the profits of the Society's with-profits fund or have any surrender or maturity value. We'll be happy to provide details of our other plans, which offer an investment return, on request.

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



Peace of mind that your loved ones won't be faced with a financial burden after you've passed away

The Whole of Life Plan offers:

- ✓ A guaranteed fixed amount of up to £50,000 paid when you die, providing you maintain your premiums until death or age 90
- ✓ The facility to stop paying premiums after ten years, with a reduced guaranteed fixed amount
- ✓ The option to nominate a family member to claim the policy proceeds when you die (for policies with cover of up to £5,000 only)

Who can take out a Whole of Life Plan?

You can apply for a Whole of Life Plan as long as you are:

- ✓ Aged between 16 and 70 next birthday
- ✓ In sound health when applying (medical questionnaire required)
- ✓ A UK resident (this excludes the Channel Islands and the Isle of Man)

Can I take out more than one Whole of Life Plan?

Yes, as long as the total combined premiums do not exceed £50 per month, you can take out additional Whole of Life Plans at any time before your 70th birthday.

How much will the plan pay out on my death?

This is called the 'sum assured' and is dependent on the monthly premiums you choose to pay and your age, health and lifestyle when applying. Providing you pay all premiums due until your 90th birthday or until your death, if earlier, the sum assured is guaranteed to be paid for a valid claim when you die. The maximum sum assured for Whole of Life Plan is £50,000.

How long does my plan run for?

As this is a whole of life plan, there's no maximum term. The minimum term you can pay premiums for is ten years, but to maintain the full sum assured you'll need to maintain premiums throughout your lifetime, or at least until your 90th birthday.

How much should my monthly premiums be?

You decide on the premium you would like to pay (from £5 to £50 per month) and we'll provide a quote which shows what your sum assured will be (max £50,000). The monthly premium is guaranteed not to change during your lifetime.



For example, for a person in good health at the outset, the life cover for a given monthly premium would be:

Age next birthday	Monthly premium					
	£5	£10	£15	£20	£25	£50
30	£5,735	£11,470	£17,205	£22,940	£28,675	†
40	£3,900	£7,800	£11,700	£15,600	£19,500	£39,000
45	£3,165	£6,330	£9,495	£12,660	£15,825	£31,650
50	£2,530	£5,060	£7,590	£10,120	£12,650	£25,300
55	£1,995	£3,990	£5,985	£7,980	£9,975	£19,950
60	£1,540	£3,080	£4,620	£6,160	£7,700	£15,400
65	£1,155	£2,310	£3,465	£4,620	£5,775	£11,550
70	£840	£1,680	£2,520	£3,360	£4,200	£8,400

† The given monthly premium would exceed the maximum £50,000 sum assured.

Do I qualify for any special incentives?

If you're an existing premium paying member of the Society, or if you take out one of the Society's with-profits saving or investment plans at the same time as the Whole of Life Plan, the Society will waive your first three months' premiums (on the Whole of Life Plan).

How do I pay the monthly premiums?

You can pay your monthly premiums by Direct Debit on either the 15th or last day of the month.

The premium will remain the same throughout the lifetime of the policy and will cease at age 90.

What happens if I stop paying premiums?

If you stop paying premiums in the first ten years, the plan will lapse without value. After ten years you may stop paying premiums and the policy will be 'paid up' with a reduced sum assured for the remainder of your life. This will be calculated by the Society's actuary and provided to you on request.

Can I choose who'll receive the lump sum after my death?

Yes, for policies with up to £5,000 cover, the nomination form (sent out with your application) will give you the option to make a nomination in accordance with your wishes (immediate family including your spouse, civil partner, parent, child, grandchild, sibling, niece or nephew. Any nomination will be invalidated by a subsequent marriage or the death of the nominee). You can also stipulate whether you would like the Society to make

a payment towards your funeral expenses (please note that this product is not a funeral plan) before paying out any balance of the claim and, unlike some other insurance plans, you're free to choose the funeral director. You may amend the nomination at any time by writing to the Society. If you decide not to make a specific nomination, the sum assured will normally be paid to the executors or administrators of your estate, and your family may have to wait significantly longer to receive the policy proceeds.

How is the sum assured claimed?

We'll ask the claimant for the original or a registrar's copy of your death certificate, together with a completed claim form and the original policy document. For policies with up to £5,000 cover, providing a valid nomination has been made, we'll aim to ensure that your family member receives the lump sum within seven days of the claim. If a nomination is not made, we may need to see probate or letters of administration.

Please note: Payments above £5,000 will require sight of a will, probate or letter of administration as applicable and production of the original policy document.

Are there any exclusions I should be aware of?

We won't pay a claim in the unfortunate event of your death before the first anniversary, unless you die as a result of a fatal accident. Where the first three premiums are waived by the Society (see 'Do I qualify for any special incentives?' above) your policy will still need to have been running for at least twelve months for a non-accidental death claim to be paid.

Will there be any tax liability?

Any lump sum we pay out will be free of personal income tax or capital gains tax. If the cash sum forms part of your estate, it may not be free from inheritance tax.

Tax treatment depends on individual circumstances and may be subject to change in the future.

Are there any charges?

Charges are taken of 125% in the first year of the policy, with the charge taken from each premium paid. In the subsequent years the charge is 10% of the annual premiums. The cash sum on death is not affected by these charges.

What about membership?

When you open a policy with us, you will automatically become a member of the Society (adult policyholders only). As well as being able to have your say on how the Society is run each year, you will also have access to various discretionary member benefits when available, such as optical and dental grants, as well as exclusive access to a range of discounts and offers.

Where can I get further help or information?

Our friendly and knowledgeable team would be happy to provide you with factual information about the Society's products and services, so you can make your own decision about how to proceed.

No advice or recommendations will be given and if you are in any doubt about the suitability of a product, you should seek advice from a suitably qualified financial adviser, which may incur a fee.

Do I need to provide any additional information?

To comply with regulations, the Society will require confirmation of your identification and address. We'll aim to do this using an electronic verification system, but reserve the right to ask for appropriate documentation from you, if this is not possible.



Key features of the Whole of Life Plan

What is the purpose of this leaflet?

The Financial Conduct Authority is the independent financial services regulator. It requires us, Sheffield Mutual Friendly Society Limited, to give you this important information to help you decide whether the Whole of Life Plan is right for you. You should read the next two pages carefully along with the rest of this product brochure and the Key Features Illustration (provided separately) so that you understand what you are buying and then keep it safe for future reference.

Who is the Plan suitable for?

Individuals aged between 16 and 70 next birthday who would like to put aside a regular monthly amount during their lifetime (up to age 90) in order to provide a guaranteed cash sum on death, whenever that occurs.

Its aims

- ✓ To provide a guaranteed cash sum when you die

Your commitment

- ✓ You agree to pay regular fixed premiums each month until your 90th birthday or until you die, if earlier
- ✓ The premiums will depend on your age, health and lifestyle at the start of the plan and will stay the same throughout your lifetime

Risks

- ✓ Your circumstances may change and you may not be able to carry on paying premiums
- ✓ If you stop paying premiums within the first ten years the policy will stop and have no value. After ten years the policy will continue as 'paid up' (i.e. with no further premiums) and a reduced sum assured
- ✓ Legislation may change, which could affect the tax-free nature of the policy proceeds
- ✓ Inflation may reduce what the cash sum on death could buy in the future
- ✓ If you die other than as a result of a fatal accident before the first twelve monthly premiums have been received, we will only return the premiums you have paid

Questions and answers

How is the claim paid?

On your death, providing all premiums have been paid, we will ask to see the original death certificate or an appropriately certified copy, together with identification documents of the person making the claim and the original policy document. Probate or letters of administration may also be required.

Please note: The Whole of Life Plan is not a funeral plan.

Who will the claim be paid to?

The person you nominate (the 'nominee') will normally receive the cash sum on death, either before or after we have paid the funeral director's account, as specified. In the absence of a specific nomination, the cash sum will be paid to the executors or administrators of the estate.

Subsequent marriage or civil partnership of the policyholder or nominee' would invalidate a previous nomination.

Death of the nominee would also defeat the nomination. You may amend your nomination at any time by writing to the Society. A nominee can only be provided for policies with up to £5,000 cover, anything over this amount will be subject to probate.

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 in to account when calculating any inheritance tax which may be due if the policy isn't written into trust.

Are there any charges?

Charges are taken of 125% in the first year of the policy, with the charge taken from each premium paid. In the subsequent years the charge is 10% of the annual premiums. The 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 and you will be refunded any money you have paid, free of any charges.

Premiums

Premiums are paid monthly. Three missed premiums would mean that your policy will lapse and your life cover would cease immediately.

Law

In legal disputes the Law of England 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**

Complaints

If you wish to make a complaint about us, or another person who sold or advised you on this product, then please contact us either in writing to: The Chief Executive, Sheffield Mutual Friendly Society, 3 Maple Park, Tankersley, Barnsley, S75 3DP, by telephone: 01226 741 000 or by email: enquiries@sheffieldmutual.com. A full explanation of our approach to complaints handling can be found on the Help and Support page of our website.

Compensation

The Society is 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 741 4100 or 0800 678 1100.

Sheffield Mutual Friendly Society

Was founded in 1892. Total assets exceed £200 million and there are over 80,000 members.

Pages six and seven of this brochure are 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.

What our members say

James O'Dwyer ★ ★ ★ ★ ★

“Excellent service from the moment I contacted them. Very polite staff and with no hard sell at all. Their range of products is very good and when you take out a policy and become a member you're made to feel like family.”

Sarah Carswell ★ ★ ★ ★ ★

“Very fast and simple application process. Exactly what I was looking for from a savings plan. Would recommend to family and friends.”

Amer Sahota ★ ★ ★ ★ ★

“Always a quick and efficient service, be it on the phone or via email. The documents get posted out very quickly and it is very much a seamless process. I have recommended family members to Sheffield Mutual too!”

★REVIEWS.io

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How do I start my plan?

Simply decide on the premium you would like to pay, you should then read the 'all about us' and 'Key Features' sections in this booklet, and, providing you do not need any advice, complete and return:

- ✓ The proposal form
- ✓ 'Is this product right for me?' questionnaire
- ✓ Client agreement / non-advised sale letter
- ✓ Direct Debit mandate
- ✓ Nomination form (if applicable)

to the address on the back of this leaflet along with a cheque made payable to "Sheffield Mutual" for the initial premium if applicable. If you prefer, you can make your first payment by debit card over the phone, or you can make a payment directly into our bank account (please see our website for account details) or simply wait until your first Direct Debit payment is taken. You can also apply online at www.sheffieldmutual.com.

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

- ✓ Tax Exempt Savings Plan
- ✓ Tax Exempt Savings Plan with Life Insurance
- ✓ Regular Savings Plan
- ✓ Investment ISA
- ✓ Investment Junior ISA
- ✓ Investment Bond
- ✓ Income Bond
- ✓ Capital Plan

All about us...

Sheffield Mutual Friendly Society Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can find out more about us by looking at our entry on the Financial Service Register at <https://register.fca.org.uk/> where our registration number is 139855.

We are an incorporated Friendly Society registered under the 1992 Friendly Societies Act and our number is 810F. For the purposes of the Insurance Distribution Directive we are classified as an insurance undertaking. For FSCS purposes our products are classed as a long-term insurance.

Our registered address is 3 Maple Park, Maple Court, Wentworth Business Park, Tankersley, Barnsley, S75 3DP

How to contact us

Our telephone number is 01226 741 000 and our email address is enquiries@sheffieldmutual.com

Our postal address is **Sheffield Mutual Friendly Society, 3 Maple Park, Tankersley, Barnsley. S75 3DP**

You may contact us in any way which is best for you, whether it is just to get more information or to apply for a new policy with us.

About our service

We will always provide you with all the information you need about our products and services. We do that through this brochure, the conversations we have with you and by providing the for the product which you must read. The products Sheffield Mutual Friendly Society provide are the Society's own products.

We are not a financial advice company and we do not make personal recommendations about the suitability of the product for you. Provided we are satisfied that the product meets your demands and needs, and it is not inappropriate for you to buy it, the information we give enables you to take your own informed decision to proceed with the purchase.

Our team, when they speak with you, ensure that you have all the information you need and are there to answer your questions openly and honestly.

Every year we publish our Solvency and Financial Condition report on our website, the report can be found under the Corporate and Governance section.



We strive to always put your best interests first and as part of that the Board has established a Conflicts of Interest Policy to ensure we continuously try to identify between us, our directors, our employees and representatives, you the customer and our other business connections.

We establish internal processes and procedures to manage possible conflicts and to ensure you will not suffer any detriment or disadvantage should a conflict of interest ever materialise. The full Policy can be sent to you by post on request.

How we remunerate our team

We take great care to ensure our employees are remunerated in ways which do not create any conflicts of interest for them or you, and we structure their pay so that there is no inducement for poor sales practices.

We do this by paying our employees salaries with a bonus element for successfully achieving business wide targets. These payments are made by Sheffield Mutual Friendly Society. We do not pay individual sales bonuses.

How we remunerate our third parties

When we receive your application for a product which has been referred to us by a third party (such as a introducer) we may pay them a referral fee. We may also pay a commission to a financial adviser who has arranged your policy. If we pay such a fee the amount will be noted within your personal illustration before we process your application.

Your financial protection

We are covered by the Financial Services Compensation Scheme (FSCS) who you can write to at PO Box 300, Mitcheldean, GL17 1DY. Telephone 0800 678 1100. Further information is available on their website – <http://www.fscs.org.uk> or by clicking on the “FSCS protected” link on our website footer.

Your data protection

We are registered with the Information Commissioners Office and our registration number is Z6719617.

We are totally committed to keeping your data safe and secure and we will only use it for the purposes you agreed to when you gave it to us. Our aim is to always put your interests first and we do that by adhering to the requirements of the Data Protection Act 2018.

Our full Privacy Statement can be found here www.sheffieldmutual.com/privacy-policy or we will supply a paper version if you ask us to.

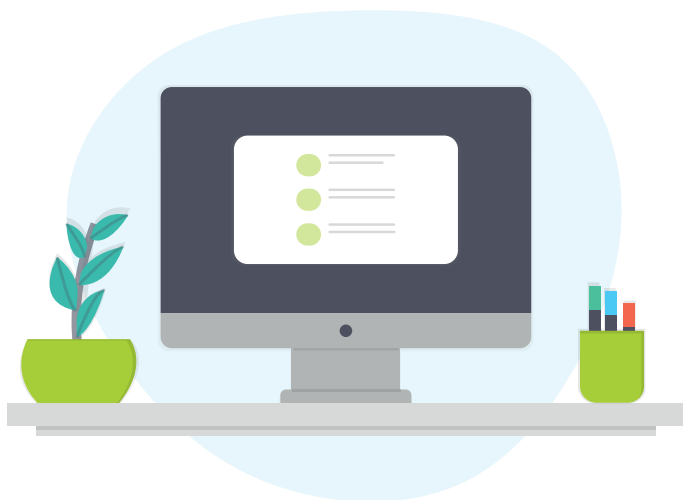
Complaints

If you wish to make a complaint about us, or another person who sold or advised you on this product, then please contact us either in writing to: The Chief Executive, Sheffield Mutual Friendly Society, 3 Maple Park, Tankersley, Barnsley, S75 3DP, by telephone: 01226 741 000 or by email: enquiries@sheffieldmutual.com. A full explanation of our approach to complaints handling can be found on the Help and Support page of our website.

If you remain dissatisfied after we have given you our final response you may refer the matter to the Financial Ombudsman Service whose address is The Financial Ombudsman Service, Exchange Tower, London, E14 9SR and telephone number 0800 0234 567 or 0300 123 9123.



Quick and easy application process, get in touch today:



www.sheffieldmutual.com



enquiries@sheffieldmutual.com



Call our team on **01226 741 000**

Calls may be monitored and recorded for your protection



Sheffield Mutual Friendly Society, 3 Maple Park, Maple Court, Wentworth Business Park, Tankersley, Barnsley, South Yorkshire, S75 3DP

[facebook.com/sheffieldmutual](https://www.facebook.com/sheffieldmutual)

[@sheffieldmutual](https://twitter.com/sheffieldmutual)

[@sheffieldmutual](https://www.instagram.com/sheffieldmutual)



www.sheffieldmutual.com



enquiries@sheffieldmutual.com



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Issued by Sheffield Mutual Friendly Society Limited,
3 Maple Park, Maple Court, Tankersley, Barnsley, S75 3DP.
Authorised by the Prudential Regulation Authority and
regulated by the Financial Conduct Authority and the
Prudential Regulation Authority. (Financial Services
Register No. 139855 and Friendly Society Register No. 810F)



Protected

Client agreement (the “agreement”)

1. We treat all customers who invest with us direct as retail clients. This gives you the greatest level of protection under the financial services regulations and ensures you get full information about the product(s) you buy. You should read this agreement together with the product Key Features Document, product brochure and optional personal illustration, as they form the basis of your product relationship with us.
2. As Sheffield Mutual Friendly Society Limited (Sheffield Mutual) does not provide financial advice it will be classed as a non-advised sale. All decisions in relation to the investment will be and have been made by you alone and the Society has provided you only factual information. We are providing you with all the information and assistance you need to arrive at your own informed decision to take out the product(s) based on your own understanding.
3. If you then require further clarification after reading the Key Features Document you agree to read the additional information available from us, or contact us to discuss anything you do not understand. The onus is on you to understand what you are buying based on all the information we provide to you.
4. If you are not confident that you understand the product(s), its risks and whether it is right for you, please speak to a specialist adviser. If you wish to talk to an independent financial adviser in your local area you can find one online at www.unbiased.co.uk or www.vouchedfor.co.uk.
5. When we pay a fee, commission or non-monetary benefit to someone who introduces you to us, without that person giving you financial advice, we will notify you of the payment made.
6. Details about making a complaint and the Financial Services Compensation Scheme (FSCS) can be found in the Key Features Document, which has been provided to you in your policy application pack.
7. We may need to undertake checks to comply with current anti-money laundering requirements. This will normally be carried out electronically through a credit reference agency, we may keep a record of the search on your credit file, but will not affect your credit rating.
8. In processing a policy application for you, we will have collected personal data about you. We will hold and manage this data in accordance with the requirements and standards set by the Data Protection Act 2018 and any other Data Protection Regulation which may apply in the future. Your data will be held securely and will only be processed for the reasons allowed by data protection regulations.

We will at all times publish our data protection privacy policy on our website or supply a written version upon request.

9. If you have given us consent to contact you regarding other products and services, you may withdraw this consent at any time either by notifying us in writing, by email, by phone, or by submitting your contact preferences on our website.
10. You understand that we have a legal obligation to ensure that the information within our records about you is kept up to date, so please let us know if any of your details change, such as your address. When you provide information to us in connection with the application for a policy it must be accurate and truthful in all respects. There is a risk that providing inaccurate or false information could cause the policy to be invalid and you or your beneficiaries may suffer loss as a result.
11. In the event of a claim, or at maturity of a policy, the Society must be supplied to us with all information we may request at that time to enable us to assist us in making payment. All information provided must be accurate and truthful.

Non-advised sale letter

I confirm that I have read and understood this agreement and acknowledge that all decisions in relation to this insurance policy will be and have been made by me, and that the Society has only provided me with factual information in relation to the product. I acknowledge that I have not received financial advice and/or a personal recommendation from Sheffield Mutual or its introducers.

I understand that as this is a non-advised sale, Sheffield Mutual takes no responsibility for the suitability of the product and that I will lose some of the regulatory protection which I may otherwise have. Specifically, I understand that it is unlikely that I would be able to make a complaint against the Society should the product(s) prove to be unsuitable for me.

Before we can provide the product to you we will establish that your decision to open this policy seems a satisfactory way forward for you. If we believe that not to be the case, we may refuse to provide the product. We will establish this by way of a short two part questionnaire which you agree to complete on application. This is not a suitability test and by agreeing to open the policy based on your answers, **Sheffield Mutual is not confirming that the policy is suitable for you.** (Words in the singular shall include the plural for joint policyholders).

To be signed by the policyholder or by the proposer if the policyholder is under 16. Joint applicants must both sign.

Name of Client 1	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text"/>
Name of Client 2	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text"/>

Signed for and on behalf of **Sheffield Mutual Friendly Society**

Signed



Paul Galloway,
Chief Operating Officer.





Is this product right for me?

Financial services regulation requires us to assess whether this product you are considering, on a non-advised basis, is appropriate for you and meets your financial demands and needs.

Please complete/tick an answer for ALL the questions below and sign/date at the bottom of the form.

This form should be completed and signed by the policyholder.

(We will not use this information for any other reason and we will not pass it on to third parties)

Title: (Mr/Mrs/Miss/Other) Forename(s):

Surname:

Do you pay tax in a country or territory other than the UK?

If **yes**, please state the country(s) or territory(s) you pay

tax in and provide your tax reference number :

(it is a regulatory requirement for us to ask this question)

Policyholder

Yes:

☐

Country/Territory

Tax reference

Section A: Demands and needs.

- a) Is it your wish to create a lump sum which would be payable on your death? Yes: ☐ No: ☐
- b) Are you simply looking for whole of life insurance rather than trying to make an investment gain? Yes: ☐ No: ☐
- c) Are you willing to accept that if you stop paying the premiums in the first ten years the policy will lapse and have no value? Yes: ☐ No: ☐

Section B: Appropriateness test.

1. I have knowledge and/or a familiarity with life insurance or whole of life insurance products Yes: ☐ No: ☐
2. I understand how this product works and the charges associated Yes: ☐ No: ☐
3. I am comfortable and understand that this is a pure life insurance product and does not provide a surrender value should I stop paying premiums Yes: ☐ No: ☐
4. Please state your highest level of education
1. No Education 2. School 3. College/Sixth Form 4. Vocational 5. University 6. Other
5. I understand that I have not received any financial advice from Sheffield Mutual and I have made the decision to open this plan myself, based upon the product literature and Key Features Document for this product Yes: ☐ No: ☐

I have read, understood and signed the attached 'client agreement' and 'non-advised sale letter'

Signed:

Dated:

Please return this form with your application form, client agreement & non-advised sale letter.

We will send you a copy for your records.





Whole of Life Plan



All information given will be treated in the strictest confidence. Please complete this form in **BLOCK CAPITALS**

1. Details of the policyholder

Title:	Forename(s):	Surname:
<input type="text"/>	<input type="text"/>	<input type="text"/>
Permanent residential address:		Date of birth: <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>		National Insurance number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Postcode: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Home phone: <input type="text"/>
Is the policyholder already a member of this Society? Yes: <input type="checkbox"/> No: <input type="checkbox"/>		Mobile: <input type="text"/>
If YES, please give details, if NO, where did you hear about us?		Email: <input type="text"/>
<input type="text"/>		Occupation: <input type="text"/>
		If you have a promotional code, please enter it here:
		<input type="text"/>

2. Details of the proposer/premium payer (if different to the policyholder)

Complete section 2 if the policyholder is under 16 and/or is not the premium payer

Will premiums be paid by someone other than the policyholder? <input type="checkbox"/>		
Title:	Forename(s):	Surname:
<input type="text"/>	<input type="text"/>	<input type="text"/>
Permanent residential address:		Home phone: <input type="text"/>
<input type="text"/>		Mobile: <input type="text"/>
Postcode: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Email: <input type="text"/>
		Relationship to policyholder: <input type="text"/>

3. Direct Debit details

When would you like your Direct Debits to start? (please tick) 15th of the month ☐ Last working day of the month ☐

4. Policy details

Monthly premium: £	Sum assured: (from illustration) £
<input type="text"/>	<input type="text"/>

5. Using your personal information

Sheffield Mutual takes your privacy seriously and we will use the personal information supplied on this form and information we obtain from other sources to verify your identity and to administer this policy. If we are unable to verify your identity from these sources, we'll contact you asking you to provide us with adequate proof of identity.

Your personal information may be obtained from / passed to legal and regulatory bodies, auditors, your financial adviser, credit and fraud prevention agencies and third party service providers as necessary for the performance of this contract. We'll retain your personal information for a reasonable period after your plan has ended.

For further information on how your personal data is used, how we maintain the security of your data and your rights to access / remove the data we hold, please visit www.sheffieldmutual.com/privacy-policy/ or write to us at the address overleaf.

Please also complete a medical questionnaire and, if required, a notice of nomination form.

Continued overleaf...

6. Please help us to keep in contact with you

CRAFV01

Sheffield Mutual will never sell your personal data to any third parties.

We would like to keep you up to date with Society news, offers, competitions and other products and services that we offer. We use MailChimp for our marketing/service emails. Please let us know how you'd like to be contacted below.

I agree to Sheffield Mutual contacting me: By Email ☐ By Post ☐ By Telephone ☐ By Text ☐

You can update your contact preferences easily at any time by phone, email, in writing or online.

7. Please note

Failure to take reasonable care to provide accurate and complete information in response to the questions we ask could affect the terms of your insurance contract. Whilst the Society aims to treat members fairly, making a deliberate or reckless misrepresentation could result in your insurance contract becoming void, which means the policy will not pay out.

8. Declaration: To be completed by the proposed policyholder (Section 1) or by the proposer (Section 2)

I wish to apply for the Sheffield Mutual Plan(s) detailed overleaf.

I declare that all the statements made in this proposal (and any notes and supplementary medical forms) 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 Limited 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 further understand that I may cancel the policy by giving notice in writing and returning the policy documents 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 Society), any charge for management.

I consider that I will be able to continue the contracted payment(s) overleaf for the full duration of the term.

Important - By signing this declaration you are agreeing to our Whole of Life Plan terms and conditions, which are set out in the product brochure, product Key Features and policy conditions. For your own benefit and protection you should read these documents carefully before signing the proposal form. If you do not understand any point please ask for further information before proceeding.

Signature of policyholder (section 1): Date: / /

Signature of proposer (section 2 if applicable): Date: / /

If this application has been submitted by a Financial Adviser / Introducer please confirm your wish for us to supply information to them on request by signing below. I hereby agree to Sheffield Mutual providing information about this policy to the named company below at their request.

Signature of policyholder/proposer: Date: / /

For Financial Adviser / Introducer use only: Please complete as appropriate.

IFA advised sale ☐ IFA non-advised sale ☐ Introducer ☐ Agency code

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

Name of Intermediary: Company name:

Telephone: Email:

Where do you want the documentation to go to? (Please tick): Client ☐ Adviser ☐ Original to client & copy to adviser ☐

A copy of the policy conditions are available on request from the Society.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Medical questionnaire



All information given will be treated in strictest confidence. To be used in conjunction with Whole of Life Plan and Tax Exempt Savings Plan with Life Insurance application form. Please complete this form in **BLOCK CAPITALS** where applicable

A. Health and lifestyle

Height and weight

Please state your height

ft ins or m

Please state your weight

If you are currently pregnant, please state your pre-pregnancy weight

st lbs or kg

Smoking

Have you smoked any cigarettes in the last 12 months (including vaping with nicotine)?

☐ Yes ☐ No

If 'Yes', please state number of cigarettes smoked / mg nicotine juice vaped

per day

If you have given up smoking cigarettes within the last 12 months, please state your previous average daily consumption prior to giving up.

Have you smoked any cigarettes in the last 12 months (including vaping with nicotine)?

☐ Yes ☐ No

Have you used any other tobacco products or any nicotine replacement products in the last 12 months? Other tobacco products include cigars, pipe smoking, vaping without nicotine and chewing tobacco.

☐ Yes ☐ No

(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?

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

units

- 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

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

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.

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

Continued overleaf...

C. Health and medical details *continued...*

- 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

☐ Yes ☐ No

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

☐ Yes ☐ No

or

receiving any form of treatment or medication

☐ Yes ☐ No

or

awaiting any medical or surgical consultation or follow up

☐ Yes ☐ No

or

awaiting any test or investigation?

☐ Yes ☐ No

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

D. Doctor's details (a report from your doctor will not always be requested)

Title: Doctor's initials: Doctor's surname:

Dr		
----	--	--

Medical centre:

--

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

--

Practice address:

--

Postcode:

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

E. Consent

I hereby consent to the processing of my medical questionnaire and to the Society seeking medical information in connection with this application 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).

Signed:

--

Date:

D	D	/	M	M	/	Y	Y	Y	Y
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Whole of Life Plan notice of nomination form



To be completed and signed by the proposed policyholder. Please complete this form in **BLOCK CAPITALS**

PLEASE NOTE: This form is only applicable for policies offering cover of up to £5,000.

A. To Sheffield Mutual Friendly Society:

Policyholder (full name):

Policy number:

I nominate (full name):

who is my (please state family relationship):

To receive any benefits payable under this whole of life contract in the event of my death.

B. Optional payment of funeral expenses (please leave this section blank if not required):

I also nominate my chosen funeral director* (insert name):

of (address):

To receive benefits payable under this whole of life contract in accordance with my funeral director's invoice prior to paying the balance of any benefits to the above named.

*If you do not have a chosen funeral director simply write 'refer to invoice' and the Society will discharge your funeral expenses on production of a valid invoice after your death.

I understand that the proceeds of the policy may not cover the full cost of the funeral and, if not, the person arranging my funeral and not Sheffield Mutual would need to pay the balance in full to the funeral director. I also understand that if my chosen funeral director changes for any reason, the Society will discharge my funeral expenses on production of a valid invoice.

C. Declaration:

I understand that this nomination will remain in force unless I notify the Society in writing. I also understand that the nomination will be invalid if I subsequently marry or enter in to a civil partnership. Death of the nominee will also defeat the nomination. Finally, I understand that this form will not be valid for payments to nominees of over £5,000 and if any doubt exists in relation to the validity of a claim the Society will be entitled to request probate or letters of administration.

Signed:

Date:

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

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

Please fill in the whole form using a ball point pen and send it to:

Sheffield Mutual Friendly Society

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

Service user number

6 4 8 1 8 3

For Sheffield Mutual Friendly Society official use only.
This is not part of the instruction to your Bank or Building Society.

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

Reference (FOR OFFICE USE ONLY)

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

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.

Signature(s)

Date

DDI 15/15

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
- 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 by simply contacting your bank or building society. Written confirmation may be required. Please also notify us