

Your Sheffield Mutual

The newsletter for Sheffield Mutual members

Edition 18, May 2019

See the latest bonus rates and performance

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Tell-a-Friend & earn £50

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ISA OFFER

for 'Your Sheffield Mutual' readers

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Hello!

Welcome to the 18th Annual Edition of 'Your Sheffield Mutual'

I'd like to welcome you to the 18th Edition of Your Sheffield Mutual.

I'm sure that you'll find this year's newsletter a particularly interesting read, with updates regarding the improvements made to our Business Development Team, the community and charity work carried out throughout the year and the financial highlights of our investment performance.

Although investment conditions were decidedly difficult towards the end of 2018 and the political landscape was less than stable, I am delighted to report growth in key areas for the Society where assets grew to a record £144.3 million. We will provide more detail on this on page four but our strategy over recent years has helped to diversify our investment fund, thereby reducing exposure to one particular type of asset. We also attracted an increase to our membership and the total number of

policies increased over the year. Organic growth is what the Society strives to achieve but we pride ourselves on our service to all members, new and existing, and have declared policy bonuses in line with interim rates – please see more information below.

As you'll have no doubt noticed, I'm the new Chief Executive at Sheffield Mutual, having been the Finance Director at the Society for over three years. I was initially attracted to the mutual sector for what I believe are the same reasons as our members; we're owned by you, with no obligations to shareholders, allowing us to focus on the needs of our members, which was the main objective of the Society when it was first established in 1892 and still continues to be our focus. Throughout my time at the Society, I've seen this ethos shared by my colleagues and I hope that you'll agree through dealings with

our excellent team that there are many benefits of being with Sheffield Mutual. Our previous Chief Executive, Tony Burdin, has been the main driver of this culture during his tenure at the Society and we wish him well in his retirement. Please see our committee news section on page six for more details.

I hope you enjoy our newsletter - I would also encourage all members to show support for your Society by attending our AGM or **by returning the voting slip within the enclosed notice of AGM booklet.**

Kindest regards.

Jamie Bellamy

Jamie Bellamy
Chief Executive

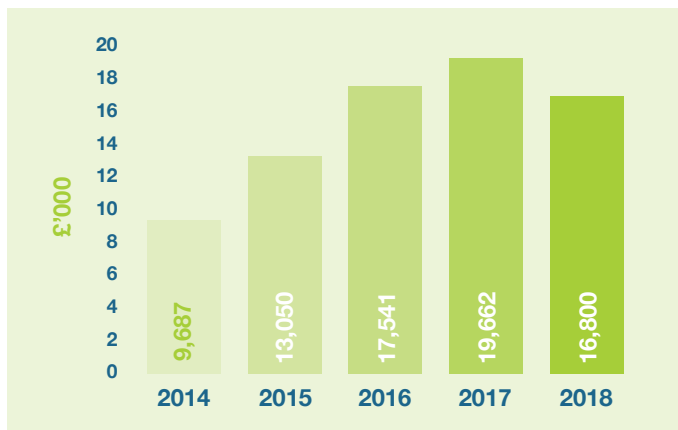
2018 Declared and 2019 Interim Bonus Rates

Policy Type	Interim Rate for 2018	Declared Rate for 2018	Interim Rate for 2019
Tax Exempt Savings Plan (Type 23)	1.00%	1.00%	1.00%
Tax Exempt Savings Plan (Type 43)	1.20%	1.20%	1.20%
Tax Exempt Savings Plan with Life Assurance	1.00%	1.00%	1.00%
Regular Savings Plan (Type 27)	0.80%	0.80%	0.80%
Regular Savings Plan (Type 47)	1.00%	1.00%	1.00%
Investment Bond	2.50%	2.50%	2.50%
Income Bond	2.75%	2.75%	2.75%
Pension Bond	3.00%	3.00%	3.00%
Insurance ISA	4.50%	4.50%	4.50%
Investment ISA/JISA	4.50%	4.50%	4.50%

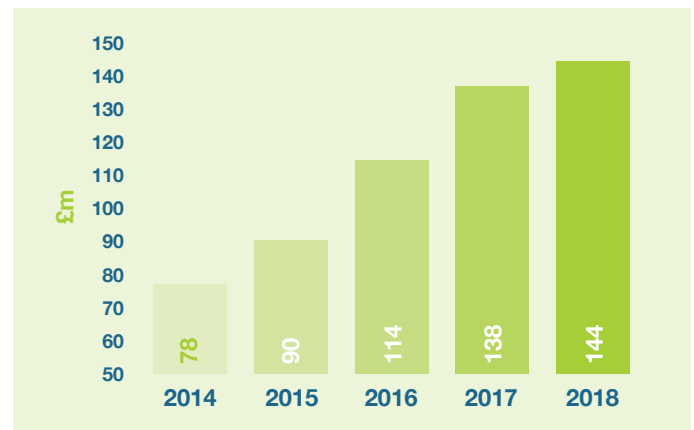
We've maintained the **Terminal (Final) bonus** on maturing **Endowments** (Types 23, 24 and 27) at **2.50%** and maintained the **Terminal (Final) bonus** on the encashment of Bonds in force for at least five years at **7.50%**. We've maintained a **5.00% Terminal (Final) bonus** on Types 30 & 31 (Insurance ISA) policies taken out in **2003 and 2004** and subscriptions to the Investment (Stocks & Shares) ISA in the **2009/10, 2010/11, 2011/12 and 2012/13** tax years. The **5.00% Terminal (Final) bonus** has also been extended to the **2013/14** tax year. The Society has also introduced a **Terminal (Final) bonus** of **5.00%** for Junior ISA subscriptions paid up to and including the **2013/14** tax year. Terminal bonuses are paid when policies are surrendered/matured and are not guaranteed.

Performance Highlights 2018

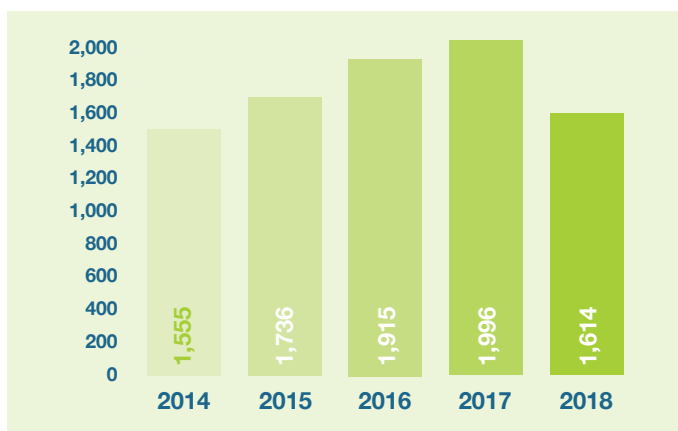
Premium Income* = £16.8m



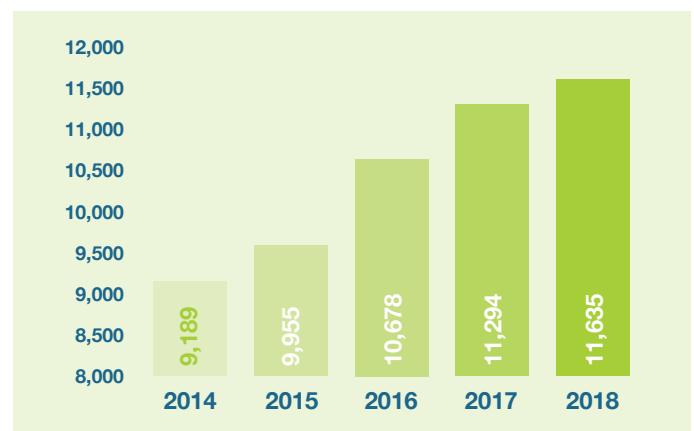
Assets* = £144.3m



New Policies* = 1,614



Membership* = 11,635



*Excludes CTF

Overview of 2018

2018 encountered challenging conditions for investors, both domestically and globally, with the MSCI world index falling by 14% in the final quarter alone.

Geo-political tensions between the US and China had a significant impact on global markets, while the continued uncertainty surrounding Brexit frustrated UK markets.

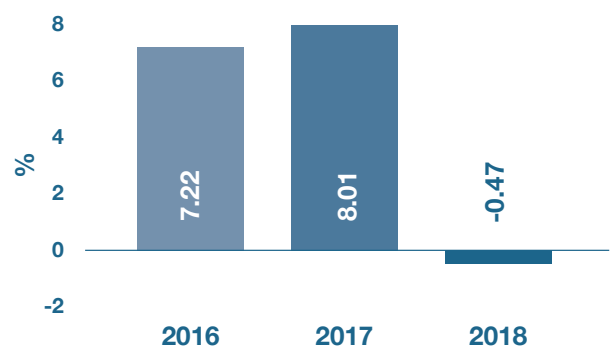
The financial sector also saw a number of new regulatory requirements successfully and robustly implemented by our relatively small team, with the General Data Protection Regulation (GDPR), Insurance Distribution Directive (IDD), and the Senior Managers and Certification Regime (SM&CR) all coming into effect.

Despite these challenges, the above charts demonstrate that the Society managed to achieve very respectable growth, with membership and total assets held by the Society both increasing through 2018. Most importantly, bonus rates were also kept at the same level as previous years due to the diversification we have within our portfolio, as well as strict criteria of picking quality investments.

Due to a slump in global investment markets during the final quarter of the year, Sheffield Mutual's with-profits fund generated an overall investment return of **-0.47%**. Our property portfolio performed strongly however, delivering

a respectable **5.88%** return, offsetting some of the unrealised losses on equities. Despite a less favourable year for our investment portfolio, through the process of 'smoothing' we are able to rely on previous years' excellent returns to maintain competitive annual bonus rates for all policies and terminal bonuses for qualifying policies.

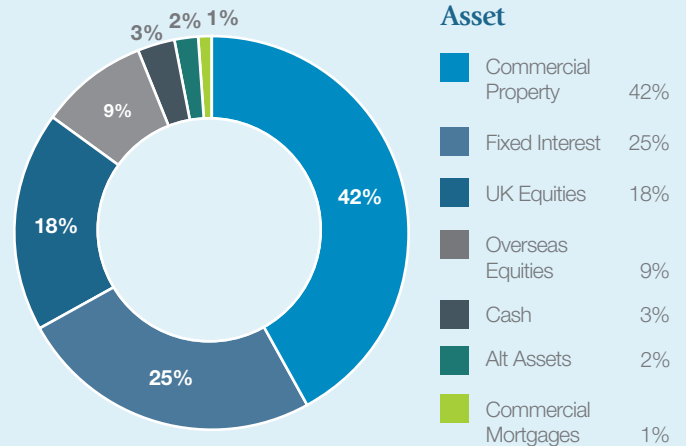
Underlying Investment Return



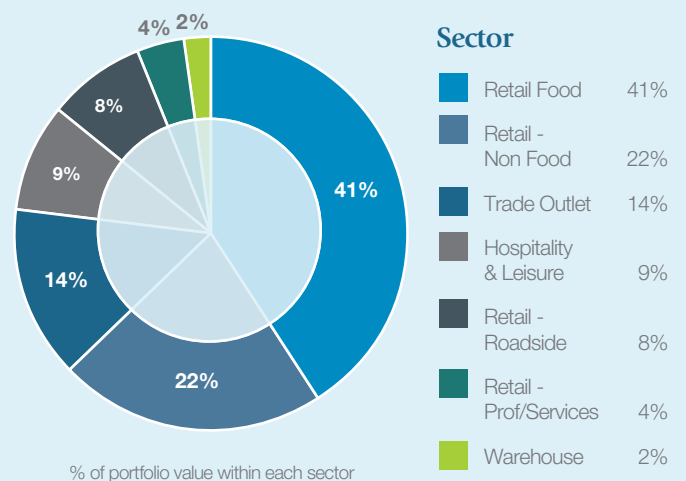
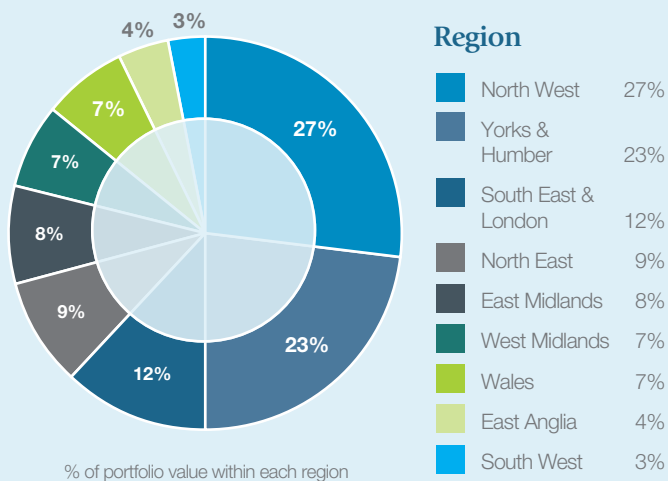
Where we invest your money...

With-Profits Fund

The Society's strategy around its with-profits fund hasn't materially changed over the years due to the returns we've managed to achieve – we take a cautious approach to investing and invest into a diversified portfolio of assets, with an emphasis on commercial property. The bias towards property has been a differentiator for us, generating consistently stable returns through rental income as well as capital growth, which becomes useful in years of less than preferable returns on equities, as seen in 2018. The Society's property portfolio consists of over 40 properties throughout the UK, valued at just under £39m with a particular focus in our Yorkshire and Humber heartland, as illustrated below:



Property Portfolio



Three property disposals were made during the year to slightly reduce exposure to directly owned property by investing through other asset classes. In addition to the directly owned commercial property portfolio, the Society also invests within the Schroders UK Property Fund. This enables us to access larger property developments situated in London and the South East. This has performed well over the past 12 months, complementing the Society's own portfolio with similarly consistent returns.

Further investment through our main investment manager, Investec, saw our holdings in UK listed stock, Government Gilts and Corporate Bonds approach £46 million. Following on from the Committee's decision in 2017, the Society continued to increase the size of the fixed interest portfolio in an attempt to further reduce the risk profile of the portfolio and enable us to absorb any shocks in the equity and property markets.

After obtaining marginal exposure to overseas equities in 2017 via the Fidelity Emerging Markets Fund, in 2018 the Committee decided to extend our overseas investment via the Fidelity Global Special Situations Fund. This allowed us to reduce direct exposure to the UK market taking into account the risks around Brexit but the fund also increases our concentration within Central America, which has seen strong growth over the past 12 months. The philosophy of this particular fund is to identify global businesses: undergoing change, able to deliver growth in excess of market expectation or in a dominant industry position with the potential for significant growth in value.

To summarise, despite global stock markets stuttering throughout 2018, the management and diversification within our portfolio has again enabled us to provide competitive returns to our members.

The Tell-a-Friend Scheme is bigger and better!

A main contributor to our success is referrals from existing members so, if you're happy with the service you've received from us, we'd like you to recommend us to your friends and family so that they too can start enjoying the benefits of being a member.

As a thank you for every new member you introduce† **you'll receive a £50 gift card** and **your friend will receive a gift card** based on the amount that they save/invest of up to £50 too. We've enclosed a form for further information, if you would like additional forms please let us know.

†Subject to minimum premium amounts invested. Terms and conditions apply.



“ I love this society!
This is the first financial institution that really treated me like a person. I wish I had discovered you years ago.”
Mrs D, Hampshire

94% of members surveyed in 2018 would recommend us to their friends and family.



You can also leave a review on www.reviews.co.uk. If you submit your review via their mobile app, they'll make a donation to charity for every review you leave.



Douglas Robertson



Happy to recommend Sheffield Mutual to anyone. Fantastic company to deal with, admin staff are very efficient and nothing is too much trouble. Been investing/saving with them for many years and will be doing so on into the future!

Denise Greenhough



Excellent to deal with over the phone as you are not dealing with a call centre. Service swift and efficient. Excellent returns on investments. I am always recommending Sheffield Mutual to friends and family.

Clive Edwards



The best company I have ever dealt with!

Everything I have asked them to do for me has been done immediately and without any fuss.

When I asked for funds to be returned from my previous ISA it was returned the same day with a mere £3 charge. Other companies charge around £20.

Website brilliant, investment returns brilliant and staff brilliant. I will be investing with them for many years to come.

Committee News

Tony Burdin hands the baton to Jamie Bellamy

Let me take you back to the final months of 2008... at Sheffield Mutual, assets stood at £20 million and there were six members of staff providing assistance to just over 6,000 members with premium income levels of under £2 million per annum. Fast-forward to the present day and Tony is leaving the Society in a considerably different position than when he joined us in early 2009.

Tony has been instrumental in the growth and success of the Society in so many ways, with over 11,600 members, achieving over £19 million premium income at its peak and assets now in excess of £144 million. He has built a great team around him of currently 13 staff who will all miss him greatly but wish him a happy and healthy retirement.

Tony said: *"I have mixed emotions at what should be a happy time of my life. On the one hand, I am looking forward to having more time to pursue my hobbies and interests, but I'm desperately sad that my wife Jenny, who died recently through cancer, will not be here to share this special time of retirement with me.*

The past ten years have been the most enjoyable of my 40-year career. The Society has enjoyed year-on-year successful growth and we have provided consistent market-leading returns to members - even in the most difficult years for investors.

My team have been second to none in terms of their hard work, commitment and talent, and my Committee colleagues have given me their unwavering support and encouragement throughout.



Last but by no means least, I've been privileged to get to know many of the Society's members quite well and have been inspired by their loyalty to the Society and their appreciation of the clear benefits that our member-owned mutual business model has delivered and will continue to do so.

Finally, I was delighted to be invited to join the Committee as a non-executive director and I am looking forward to staying involved and providing support and guidance to our excellent new executive team of Jamie Bellamy and Paul Galloway."

Stuart Plant-Hately and Paul Galloway join the Committee of Management



Stuart joined us in January this year and brings with him extensive experience in investment, risk and control management. Stuart also has friendly society experience working as a national specialist with KPMG. When Stuart can find the time and inclination he enjoys mountain biking, swimming and skiing.

We also welcome to the Committee Paul Galloway as the Society's Chief Operating Officer (COO). Paul joined us in August last year and is responsible for Risk and Compliance Management, as well as Member Services, Operations and IT. Paul comes to us with a wealth of experience across the financial services sector in risk, compliance and product development. He also has a degree in 'Business Management and Finance' and sits on the board of trustees for RSPCA Sheffield.

Sheila Johnson & Melvyn Lunn to retire

Sheila retires after ten years' service on the Committee of Management. Sheila has played a key role on the Committee during a time of growth, always ensuring that our members are our number one priority.

A personal message from Sheila Johnson: *"In June 2019 I will retire from the Board of Sheffield Mutual. I'm really sad about that but the rules dictate that 'at a certain age' you move on and the Board is refreshed with new thinking and new skills. I agree with the principle but can't hide the fact that I will miss the contact with current board colleagues and all of the staff.*

I joined the Board in 2009. Since that time the Society assets and membership have increased significantly. I am also pleased to have been part of the Society's continuous staff development necessary to meet the challenges faced by the business during those years. It is particularly gratifying to see how many of our staff have stayed with us and developed with the organisation.

During my time I believe we have never lost the essence of 'customer first' and I am confident that existing and new members of your Board will

continue to make decisions in the best interests of the members."

Committee member and Trustee Melvyn Lunn said: *"I have thoroughly enjoyed my eight years on the Committee and seeing the development of the Society over that time. The growth in membership and premium income has been unprecedented and it is all down to excellent management and committed staff.*

The personal service that we are able to give to members, particularly speaking to someone when telephoning rather than listening to a machine, is unusual in this day and age and I know is greatly appreciated by members.

I wish the Society continued prosperity and will continue to monitor progress as a member over the coming years. My final thanks is to all the Committee members I have served with, all of whom have acted at all times in the best interest of members and the Society."



Society News

Changes to the Business Development Team

We are pleased to announce some recent changes to our Business Development Team.

Andrew Bonner who has spent the last three years part-time in our Member Services Team, has really enjoyed engaging with our members and supporting intermediaries, both face-to-face and over the phone and has now joined the Business Development Team on a full-time basis from January this year.

He is working alongside **Curtis Parker** who has now been with the Society for

over seven years; both are dedicated to offering a first-class personal service to our members, potential members and financial intermediaries.

Laura Browse also joined the team in January as Campaign & Communications Officer. This is a new role for the Society and Laura will be implementing digital and printed marketing campaigns and helping us to increase awareness of Sheffield Mutual by way of social media and the website.

We understand that everyone leads such busy lives with work and home commitments and it can be difficult to contact us during normal office hours. To help give the best service possible, Andrew and Curtis are now working late on Monday nights and will be available for calls, appointments or online chat until 8pm.

 **01226 741000**

Your Member Services Team

With our membership constantly growing, it is vital that we have a great team in place to look after our existing members. **Sue, Debra, Rosie, Peter** and **Megan** will be your first port of call for any existing policy, membership or claim enquiries. The team has a wealth of experience, with several long-term members now passing on their knowledge and skills to the team's newest members Peter and Megan:

Megan Carrie joined our very busy Member Services Team in November

2017 as an apprentice. Megan is in the process of completing her apprenticeship and will be joining the team on a permanent full-time basis.

Peter Leverton has been with us since February 2018 in his role as Member Services Administrator. His main priority is providing exceptional service to our existing members. Peter also likes to fundraise for charity and you can read more about this on page nine.

Technology for the Future



This year the Society is upgrading its back office computer systems to allow better functionality in the future. We plan to set this new technology live later on this year and there should only be minimal disruption for our members.

Committee Vacancy

Due to forthcoming retirements, the Society is looking to recruit a new Committee member over the next few months. To maintain gender diversity we are particularly keen to receive enquiries from women. Serving on the Committee is both interesting and personally rewarding and anyone requiring further information should write in the first instance to the Society's Chief Executive & Secretary, Jamie Bellamy.

The Finance Team

Lewis Kerry (Financial Reporting Officer) and **Sharon Pursley** (Finance Officer), now manage investment assets totalling over £100m. Sharon oversees the direct property portfolio, in addition to carrying out payroll and VAT duties, whilst Lewis liaises with our investment managers and collates the year end and monthly management accounts.

Meet the Team

Left to right: Laura Browse, Rosie Wells, Andrew Bonner, Lewis Kerry, Debra Roberts, Jamie Bellamy, Dawn Gregory, Paul Galloway, Sue Squires, Curtis Parker, Sharon Pursley, Peter Leverton, Megan Carrie.





Sheffield Mutual in the Community

2018 Charity Award

At the start of 2018, we asked our members and the general public to nominate charities for the chance to win an award of up to £5,000. The nominations were shortlisted down to the final ten by the Committee of Management and then put to a public vote back in March 2018.

The final ten charities were: Candlelighters, DSWESTPENNINE, Epilepsy Action, Headway Sheffield, Leukaemia Care, Rotherham Federation of Communities, Sheffield Churches Council for Community Care, Sheffield Royal Society for the Blind, Second Thoughts and last but not least The Cathedral Archer Project.

Voting closed on 31st July 2018 and the winners were announced as: 1st place £5,000 The Cathedral Archer Project. 2nd place £1,500 Sheffield Churches Council for

Community Care (SCCCC). 3rd place £1,000 Sheffield Royal Society for the Blind (SRSB).

Business Development Manager, Dawn Gregory would like to thank the ten charities who took part and everyone that got involved, nominated a charity or voted. She said: "It is fantastic to be able to help some of the smaller Yorkshire based charities and it was great to visit all three charities to see the difference the donations have made. You can find out more about the winning charities and how they spent their donations by visiting our blog."

Voting for the 2019 Charity Award is now open so head over to our website to cast your vote: www.sheffieldmutual.com/in-the-community

Sheffield Mutual help to transform more lives with Support Dogs

Founded and based entirely in South Yorkshire, Support Dogs is a national charity training specialist assistance dogs to help children and adults affected by autism, epilepsy and physical disabilities including MS & Cerebral Palsy.

We have continued our long-standing support for the charity's unique life changing work and have been proud sponsors of the charity's special Support Dogs Graduation and Awards Ceremony for the last few years. The event celebrates the successful completion of training of their most recent support dog partnerships, something that takes over two years for each partnership to achieve. Here is one of the amazing stories from graduates of last year's event:

Louis and Iggy - Autism Assistance Partnership

Louis is on the autism spectrum and has global development delay; his prognosis means he excels in some areas including numeracy and learning languages, whilst experiencing challenges in others such as balance, co-ordination and social skills. Louis' condition has meant he experiences difficulties in understanding everyday dangers and has found busy places or events challenging whilst having trouble sleeping and being reliant on his wheelchair when leaving the house.

However, this all changed when Louis was introduced to Iggy, his support dog. Once Iggy arrived things improved dramatically. Louis has not needed to use his wheelchair once and can visit places he would not have been able to previously. Louis also sleeps well during the night, all because he has Iggy by his side to provide comfort and reassurance. Walking with Iggy helps Louis with his balance and now the pair go everywhere together.

Can you get involved?

Support Dogs relies on the help and kindness of volunteers. They are currently looking for puppy socialisers to provide a loving home and help the charity prepare their puppies over their first year before they begin full time training as a life-changing support dog. This is a unique opportunity to not only care for a lovely dog but also for you to make a significant contribution in changing the lives of people affected by autism, epilepsy and disability. Find out more at www.supportdogs.org.uk



Rotherham Sight & Sound

The Committee of Management agreed a £500 donation to Rotherham Sight & Sound towards the purchase of a minibus. Rotherham Sight & Sound is a new sensory service delivering assistance to people with a visual impairment, deaf people, both hearing aid users and British Sign Language (BSL) users, as well as people with a dual sensory loss (deafblind) in Rotherham.

“SRSB’s appeal to purchase a minibus for Rotherham Sight & Sound has reached its target and we now have a new minibus ordered! It is thanks to organisations like Sheffield Mutual that we have been able to fund this vital addition to the service.”



Barnsley Youth Choir

The Committee of Management agreed a £250 donation to sponsor a child in the Barnsley Youth Choir. Many of their members come from underprivileged backgrounds. BYC are keen to ensure that no child is unable to attend choir due to financial reasons. It is important that anyone who wants to sing can come and sing. That is why, as a charity, it is vital they receive funding from the local community as they simply couldn't run without it!

Sheffield Mencap

A donation of £250 was made to Sheffield Mencap & Gateway for their 'Sunday Lunch Club' which supports over 40 of the most marginalised people in the community. Isolation has become a massive issue, with the elderly in particular spending most of their time indoors, alone and cut off from the outside world.



National Search and Rescue Dog Association (NSARDA)

In 2018 we donated £650 to the 'National Search and Rescue Dog Association' to purchase vital equipment for rescue dogs. NSARDA Search Dogs are used to search for the many different types of missing people such as hill walkers, climbers, the elderly and confused persons that may be suffering from Alzheimer's and Dementia, those that are despondent, children, and sometimes victims of crime.

Staff in the Community

In July 2018 Peter from our Member Services Team took on the Yorkshire's Three Peaks in an effort to raise money for the wonderful charity Vision Africa, managing to raise a massive **£3,000!**

Now he's aiming bigger, longer and 4,463 metres higher! Over the next few months, Peter will be devoting all of his free time to raising money for Vision Africa before embarking on an 11 day journey to Kenya, including spending five days climbing to the top of Kenya's largest mountain! Peter will also be visiting two of Vision Africa's Projects to see with his own eyes the fantastic work that the charity does. You can sponsor him at www.justgiving.com/fundraising/Peter-Leverton or **read all about it on our blog.**



Over 1/3 of our members have more than one policy with us.

Is there anything else we can help you with?



 **Tax-free ISAs**

Investment ISA: A flexible tax-free way to save which aims to out-perform Cash ISAs but with lower risk than a conventional Stocks & Shares ISA. Save regularly, invest a lump sum or transfer an existing ISA from another provider.

Investment Junior ISA: See Children's Savings

 **Children's Savings**

Investment Junior ISA
A flexible way to save tax-free until age 18.

Tax Exempt Savings Plan
Only available through friendly societies - save for up to 25 years.

Investment Bond
Save a lump sum from £1,000 and guarantees after 5 years.

Regular Savings Plan
A regular monthly or annual premium plan with guarantees on maturity.

 **Regular Savings**

Tax Exempt Savings Plan
Save up to £25 per month tax-free in addition to your ISA allowance.

Tax Exempt Savings Plan with Life Assurance
Tax-free saving with a guaranteed payout on death/maturity.

Regular Savings Plan
Save from just £5 per month / £50 per annum for between 10 and 25 years.

 See also **Tax-free ISAs**

 **Lump Sum Investments**

Investment Bond
Invest up to £100,000 with a guaranteed return after 5 years.

Income Bond
Invest between £5,000 - £100,000 with the option to take an income of between 2% - 5%.

 See also **Tax-free ISAs**

 **Life Assurance**

Sheffield Protect Whole of Life Plan - Protect your loved ones or pay for your funeral costs. See Also Tax Exempt Savings Plan with Life Assurance.

The above information is designed to inform members about the range of plans available from Sheffield Mutual. It is not intended as a financial promotion and you would be making your own decision about the suitability of a particular product. We'll be happy to provide further information and answer your questions, but we're unable to provide advice or a specific product recommendation. If you're in any doubt you should seek advice from a suitably qualified adviser, which may incur a fee.

The Society is a member of the Financial Services Compensation Scheme (FSCS) which is the UK's statutory compensation scheme for customers. The products we offer are classed as long term life insurance policies with a savings element so you are protected for an unlimited amount and the FSCS will pay the entire claim (100%) if we are unable to meet our obligations.



ISAs

You have until the 5th April 2020 to make the most of this year's £20,000 tax-free ISA or £4,368 Junior ISA allowance (2019/20 tax year). If you don't use it, you'll lose it as the allowance doesn't roll over into future tax years.

Special offer for Your Sheffield Mutual readers...

If you open a **new ISA** or **transfer an existing ISA** from another provider to us using promotional code **NLISA** before July 31st 2019, you'll **receive a gift card of up to £50*** AND **you'll be entered into a prize draw to win an iPad†**.

The winner will be announced in August 2019.

*Based on the amount you invest (see table below). Gift Cards will be sent up to 90 days after the new ISA has been opened. †The iPad supplied will be 32GB, Wi-Fi in Space Grey. Terms and conditions apply.



Up to £4,999 = £25 | **£5,000 - £9,999 = £30** | **£10,000 - £19,999 = £40** | **£20,000+ = £50**

If you have any comments or feedback in relation to this Newsletter or the Society's products and services in general, please drop us a line or send an email to enquiries@sheffieldmutual.com. The content of this Newsletter is for general information purposes only and is not intended as a financial promotion. Full details of the Society's products, including illustrations and Key Information Documents, are available on request and should be obtained prior to deciding on the suitability of any featured product.



We'd like to keep in touch...

Optional: if you have already submitted your contact preferences you do not need to complete this form again. Data protection regulations have changed but we would like to keep you up-to-date with Society news, offers, competitions and other products and services that we offer. However, we can only send these communications if you opt in.

I agree to Sheffield Mutual contacting me:

By Email By Post By Telephone By Text/SMS

You can update your contact preferences easily at any time by phone, email, in writing or online at www.sheffieldmutual.com/subscription-preferences

We use third party software provided by MailChimp for email marketing who act on our behalf but we will never sell, swap, trade or rent your personal data to any third parties.

Full Name	<input type="text"/>	Email Address	<input type="text"/>
Mobile Number	<input type="text"/>	Postcode	<input type="text"/>

Please detach and return in the freepost envelope provided for your voting form or post to the address overleaf.



www.sheffieldmutual.com

Online chat available



Call our team

01226 741 000

Calls may be monitored and recorded for your protection.

Mon 9am-8pm and Tues-Fri 9am-5pm



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enquiries@sheffieldmutual.com



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**Sheffield
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For you, your family, your future

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We'd like to keep in touch...

To keep up-to-date with Society news, offers, competitions and other products and services we offer, please visit our website and update your subscription preferences:

www.sheffieldmutual.com/subscription-preferences

or complete and return the form overleaf.

