

Your Sheffield Mutual

The newsletter for Sheffield Mutual members



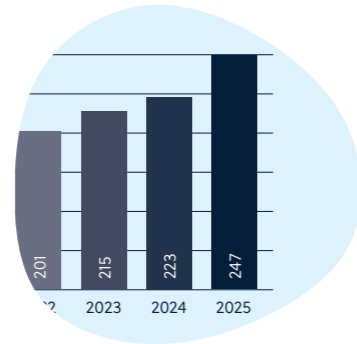
Sheffield
Mutual Est. 1892

What's inside



Page 4

2025 declared and 2026 interim bonus rates



Page 5

Performance highlights and 2025 overview



Page 6

Where we invest your money



Page 7

Special offer for our readers



Page 8/9

Sheffield Mutual in the community



Page 10/11

Celebrating our longest serving member



Page 12

A focus on our property portfolio



Page 13

Progress through consistency



Page 14/15

Member benefits

Welcome to the 25th edition of 'Your Sheffield Mutual'

Hello and welcome to the 2026 edition of Your Sheffield Mutual.

Dear Members of the Society,

I'm delighted to welcome you to our annual newsletter and to reflect on another year of progress at Sheffield Mutual. We have remained firmly committed to delivering strong outcomes for our members while upholding the values of mutuality.

Our business has continued to grow, with total premium income rising by 32% compared to last year. ISAs remain our most popular product, and the introduction of the Three Year Fixed Bond has further strengthened our offering and broadened the choices available to members. We are also proud to have received excellent feedback on the website Reviews.io, having now received over 1,000 reviews.

We continued to enhance our digital services, so members can manage their policies more conveniently. At the same time, we remain committed to personal service for those who prefer more traditional channels.

These achievements were delivered during a period of ongoing economic pressure across the UK, with households and businesses facing persistent cost challenges. The Bank of England continued to lower the base rate from 4.50% in February to 3.75% by December.

The Autumn Budget prioritised easing the cost of living while maintaining discipline in public finances. One notable change for savers was the announcement that, from April 2027, the annual tax free allowance for cash ISAs will reduce from £20,000 to £12,000 for those under 65. Encouragingly, this reform may prompt savers to consider a broader range of options, including stocks and shares investments that historically have the potential to outperform inflation over the long term. It remains essential, however, that savers are supported in understanding the wide spectrum of risk levels available. Helping members choose the right product for their needs remains central to what we do. Through our friendly and

straightforward approach, we aim to make savings and investment decisions easier to understand, ensuring that your goals remain at the heart of every conversation.

A core principle of our mutual model is ensuring that every member receives their fair share and benefit from the Society's success. Our 'smoothing' process continues to support this, enabling us to deliver competitive returns even in more challenging market conditions. For 2025, we declared annual policy bonuses totalling more than £6.1 million, reinforcing our commitment to rewarding members consistently.

Your trust enables us to strengthen our Society. Thank you once again for being part of Sheffield Mutual, we look forward to building another successful year together.

Kind regards

Jamie Bellamy
Chief Executive



Bonus rates: 2025 declared and 2026 interim

Policy Type	Declared rate for 2025	Interim rate for 2026
Investment ISA*	5.75%	5.75%
Investment Junior ISA*	6.00%	6.00%
Tax Exempt Savings Plan (Type 23)	2.25%	2.50%
Tax Exempt Savings Plan (Type 43)	2.50%	2.75%
Tax Exempt Savings Plan with Life Insurance	2.25%	2.50%
Regular Savings Plan (Type 27)	2.00%	2.25%
Regular Savings Plan (Type 47)	2.25%	2.50%
Investment Bond (Issue 1)	4.00%	4.00%
Investment Bond (Issue 2)	3.75%	3.75%
Income Bond	4.25%	4.25%
Pension Bond	4.50%	4.50%

*Before deduction of the 1.25% annual management charge for ISAs and JISAs.

You may also receive a final bonus on maturity or encashment of your plan. **Interim and final bonuses are not guaranteed.** Please see the 'Performance' section on our website or contact the office for further information.

Past performance is not an indicator of future performance.



We'd love to hear from you!

You can send your feedback about the newsletter itself, or anything featured in the newsletter. This can be done by either completing the enclosed form or by visiting

www.sheffieldmutual.com/newsletter-feedback/

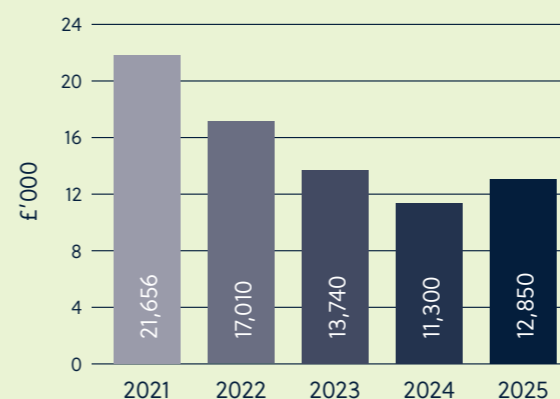
By sending your feedback you will be entered into our prize draw.

Terms & conditions apply.

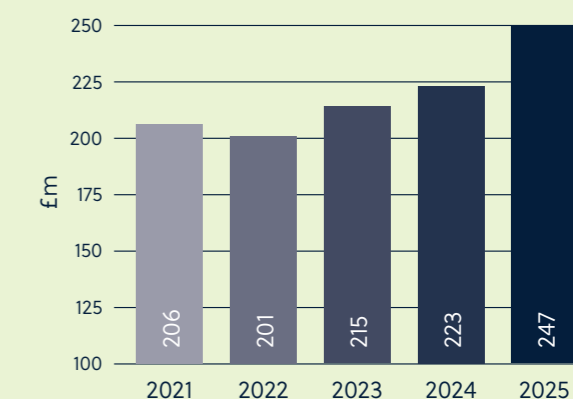
Performance highlights and 2025 overview



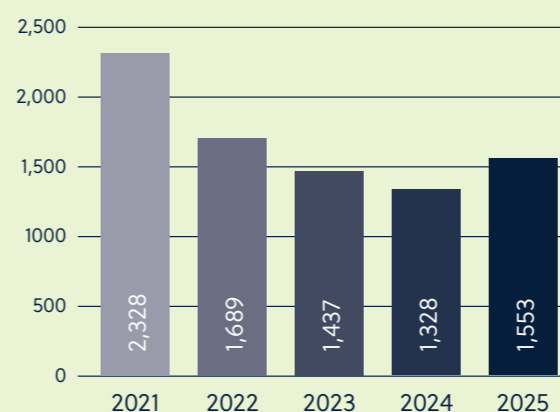
Premium income = £12.9m



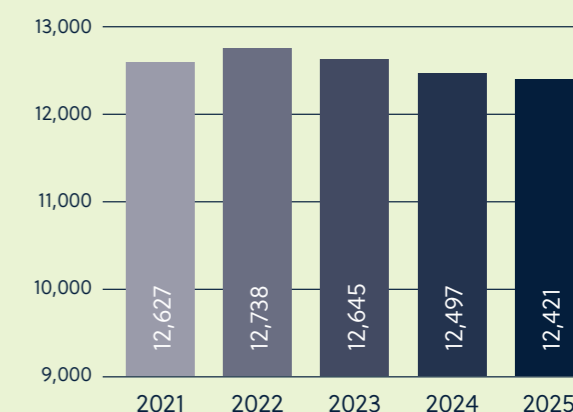
Assets = £247.2m



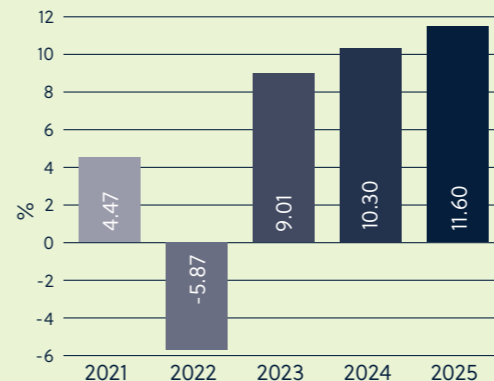
New policies = 1,553



Membership = 12,421



Investment return



Annualised and cumulative performance

	Annualised	Cumulative
10 years	5.68%	73.83%
5 years	5.70%	31.95%
3 years	10.30%	34.19%
1 year	11.60%	11.60%

The above charts show underlying investment returns and annualised/cumulative performance over the term or year shown for the Sheffield Mutual with-profits fund. These figures give an indication of how the with-profits fund has performed over time. The return individual members receive on their policies is shown on their annual statements.

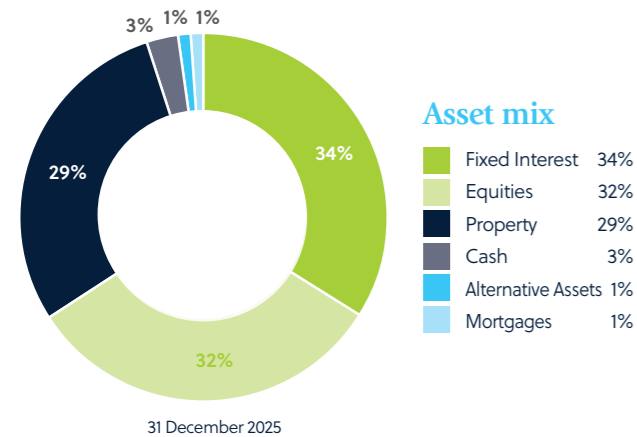
Investment review: Where we invest your money

Overview of 2025

While the economic pressures of the past three years have continued to be felt, we are pleased to see a growing confidence in saving and investment options from our members. This has been evidenced in a steady rise in new policy subscriptions and a small reduction in claims over the year. We pride ourselves on the service we provide to our members and focus on ensuring that claims are processed and paid out as quickly as possible.

We regularly review our product range to make sure it continues to meet members' needs and to enhance our offering where we can. As part of this process, we introduced our Three Year Fixed Bond in February 2025, designed for members who value the certainty of a guaranteed return over a set period. The feedback that we've had on this product has been encouraging, with subscriptions exceeding £2 million during the year.

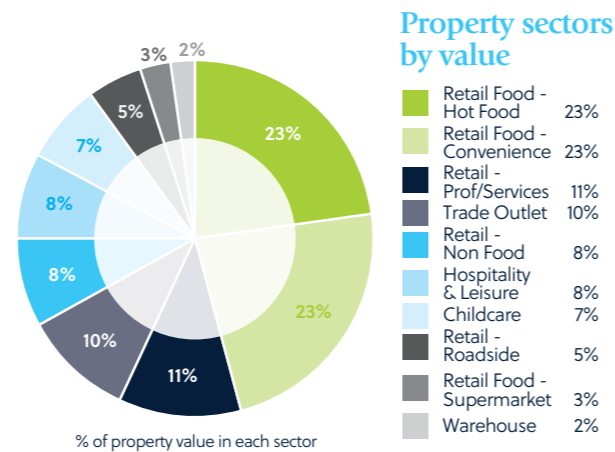
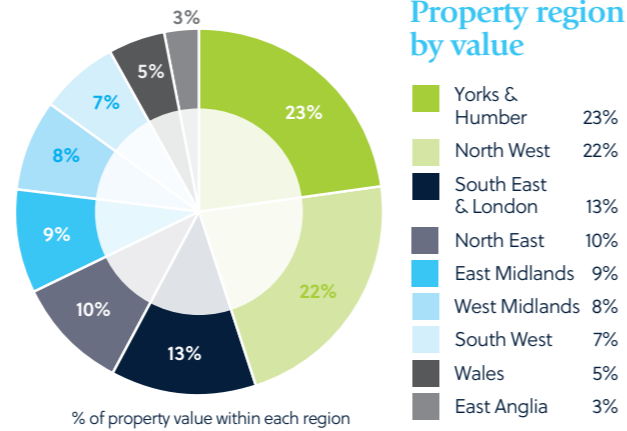
As mentioned by our CEO Jamie Bellamy in his introduction, the Bank of England reduced the base rate three times during 2025, from 4.5% to 3.75%. Despite this, in 2025, we declared annual bonuses of more than £6.1 million, which is our highest ever bonus payout. Full interim bonus rates were applied to all with-profits bonds, ISAs and endowment policies, and we paid final bonuses on eligible plans, including Investment ISAs, bonds and maturing regular premium endowments. We smooth the effects of interest and market movements and deliver consistent returns for our members; and we remain committed to making sure each member receives their fair share of profits each year.



Where we invest your money

We continue to manage our members savings through a diverse portfolio, spread across different asset classes and global markets. Guided by experienced investment managers and reinforced by a strong commitment to responsible and ethical principles, our approach is designed to deliver medium to long-term returns.

Our listed investments are actively managed by our Outsourced Chief Investment Officer, Russell Investments. Their strategy helped achieve a return on investments of 11.6% in 2025 and helped us increase our total assets to a Society record of £247 million. The Society applies a smoothing approach, which means that in years of strong investment performance, a portion of the return is retained to help support members in years when investment conditions are more challenging.



Equities (shares) represent around 32% of the Society's asset mix. Global equity markets delivered strong gains despite a turbulent start to the year. Early volatility, driven by tariff shocks, gave way to a strong performance thereafter. The MSCI All Country World Index surged over 21%, marking one of its best years on record. International equities outpaced the US, while technology and industrial sectors benefitted from investment in AI infrastructure.

UK equities enjoyed their strongest year since the financial crisis recovery. The FTSE 100 climbed by roughly 21%, driven by commodity producers and banks and helped by the elevated interest rates.

Fixed income markets also improved after two challenging years. The Bloomberg Global Government Bond Index advanced by about 4%, as falling yields and stabilising inflation restored confidence. High yield corporate bonds outperformed, returning over 10%, while investment grade corporates delivered modest gains at 5%.

The Society also holds an extensive commercial property portfolio which is managed internally. Handling it in-house allows us to control costs and deliver greater value for our members. During 2025, we continued with our acquisition of a purpose-built childcare nursery in Faringdon, Oxfordshire, and a new build supermarket in Bristol, which completed in early 2026. We also completed the sale of a property in Herefordshire. We take a proactive approach to property acquisitions and disposals, to help secure the best possible returns for our members. This approach helped us achieve a return of 7.6% on the property portfolio for the year. We speak with Board member, Neil Spawforth on page 12, who gives us more insight into the Society's property portfolio.

Is there anything else we can help you with?

ISAs

- ISA**
Tax-free savings aiming to beat cash ISAs with lower risk than stocks & shares
- Sustainable ISA**
Align your savings goals with making a positive change
- Investment Junior ISA**
Save tax-free until age 18
- Sustainable Junior ISA**
Look after their financial future, as well as the world they'll grow up in

Children's savings

- Investment Junior ISA**
Save tax-free until age 18
- Sustainable Junior ISA**
Look after their financial future, as well as the world they'll grow up in
- Tax Exempt Savings Plan**
Save for up to 25 years in addition to ISA allowance
- Investment Bond**
Save a lump sum with a +5% guarantee after five years
- Regular Savings Plan**
Monthly or annual 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
- Regular Savings Plan**
Save from just £5 per month / £50 per annum for between 10 and 25 years

Lump sum investments

- Investment Bond**
Save a lump sum with a +5% guarantee after five years
- Income Bond**
Invest with the option to take an income of between 1%-5%
- Three Year Fixed Bond**
Lock your money away for three years and benefit from a fixed return you can count on

Life insurance

- Whole of Life Plan**
Provide a financial gift for a loved one or to help towards funeral expenses, from £5 a month
- Tax Exempt Savings Plan with Life Insurance**
Tax-free saving with a guaranteed pay out on death / maturity

Special offer for our readers

Open a new policy or transfer an ISA from another provider to Sheffield Mutual (before 31 August 2026), quoting **NL26** for a **gift card worth £25**.

Terms and conditions apply, please visit our website for full T&Cs.



Important things to consider:

- ✂ Tax treatment depends on individual circumstances and may be subject to change in the future.
- ✂ ISAs - If you make a withdrawal or surrender during adverse investment conditions you may get back less than you invested.
- ✂ Our Sustainable ISA and JISA fund is a medium to high risk investment, which means the value of your investments may go up or down and you could get back less than you invested.
- ✂ The Investment JISA value could be reduced if transferred out during adverse market conditions, but money invested for five years or longer is guaranteed.
- ✂ If you surrender a bond in the first five years a surrender penalty will apply, meaning you might get back less than you invested.
- ✂ The Whole of Life Plan is a pure protection life insurance policy and doesn't participate in the profits of the Society's investment fund or have any surrender or maturity value.
- ✂ TESP & RSP - If the plan is surrendered before the end of the selected term you are likely to get back less than you have paid in.
- ✂ Three Year Fixed Bond - the policy cannot be surrendered, it must run for the full term. T&Cs apply.

Sheffield Mutual in the community

Our charity of the year 2025

We were proud to announce that our team selected Sheffield Mind as our Charity of the Year for 2025.

Sheffield Mind is a registered charity dedicated to providing emotional and practical support to individuals across Sheffield facing mental health challenges. Their services include counselling, support groups, and specialist projects designed to improve mental wellbeing.

We also raised additional funds by taking part in the Sheffield 10K in September, with an incredible team of 26 runners made up of colleagues, family, friends and members. It was fantastic to see so many people come together!



Sheffield Mutual Charity Award 2025

The Sheffield Mutual Charity Award began in 2017. Each year we invite members and the public to nominate charities for a donation of up to £5,000. From the nominations received, ten charities are shortlisted before the winner is decided by a public vote.

This year's finalists included Rotherham Hospital & Community Charity, Dragonfly Cancer Trust and Hero Paws.

Following a fantastic response to the public vote, the top three charities were announced as:

1st place - Footprints Conductive Education Centre - £5,000

Josie Park, Head of Income said:

"A huge and heartfelt thank you to everyone who took the time to vote for Footprints and to Sheffield Mutual for this incredible support. We are delighted and immensely grateful to win. Our work means the world to the children and families we work with and wouldn't be possible without support like this. The prize money will help to provide all of our transformative services for one family for a year, which can have a life-changing impact. Thank you so much from all of us at Footprints."



2nd place – Luna's Fund - £1,500

Aimee Green – Chief Executive Officer said:

"This support is both fantastic and very unexpected. We are truly grateful. Initiatives like this make such a meaningful difference for small charities like ours. Although we are a small team, we are mighty in our mission, supporting bereaved families across the Southwest through baby loss and pregnancy after loss."



3rd place – Beacon South Yorkshire - £1,000

Sarah Kitching, Assistant Manager/Senior Support Worker said:

"We were absolutely thrilled to learn we'd won third place in the 2025 Charity Award. This donation will help us to continue to offer emotional support to unpaid carers of South Yorkshire who selflessly give up their time to help loved ones. We're incredibly grateful for the recognition and support."



Community Fund

In 2025, our Community Fund supported seven charities and community groups, with a total contribution of £2,500.

Cash for Kids

We made a donation towards their 'Holiday Hunger' appeal, supporting children and families who may struggle to access food during the school holidays. Our contribution funded drinks, snacks and hot meals at a holiday club for 20 children for one week.

Cash for Kids supports children and young people affected by poverty, abuse, neglect, life-limiting illness and those with additional needs.

The Family Works

The Family Works provides weekly, trauma-informed therapeutic support for children and young people across South Yorkshire who are experiencing anxiety, loss, neglect or other forms of trauma.

Our £200 donation funded specialist resources such as art materials, sensory tools and workbooks, supporting 12 children over a three-month period.

Sheffield Futures

We donated £250 to Sheffield Futures, a youth-led collaborative charity supporting more than 4,000 young people across Sheffield. Their mission is to help young people access training, education and employment opportunities. In 2025, they celebrated their 30th anniversary, and our donation contributed towards the costs of their celebration event.



Vida Sheffield

Vida Sheffield is a specialist, trauma-focused therapy service for women and girls whose mental health has been affected by experiences of abuse and trauma. Our donation contributed towards facilitator fees for seven fortnightly therapy group sessions.

Sheffield Cats Shelter

Our donation supported veterinary costs for a cat in their care, including a spay/neuter procedure, microchipping and vaccinations. The charity works to relieve and prevent suffering and distress, while finding safe, loving homes for cats and kittens.



Rethink Food CIC

In August, we supported Rethink Food CIC by funding £100 per week for five weeks to enable a school-run pantry to provide healthy, culturally appropriate food for local families.

This project directly benefits families experiencing hardship by ensuring access to food in a dignified and accessible way, while reducing pressure on teachers and removing hunger as a barrier to learning.

Yorkshire Air Ambulance

We made a donation towards upgrading medical response bags used by their critical care team to deliver lifesaving treatment across Yorkshire.

Yorkshire Air Ambulance is an independent charity that responds to those in urgent or emergency need, providing critical care at the scene before transporting patients to a major trauma centre or hospital.



Celebrating our longest serving member, Joy Tricklebank

Some stories perfectly capture what it means to be part of a mutual; shared history, family connections and a genuine sense of belonging. Joy Tricklebank's story is one of those.



“Once a fortnight there was a lodge night in a meeting room at one of the local hostelries for members to come and pay their contributions, some as little as 2d a fortnight. Very few came as Mum and Dad would cycle round the area collecting them, as well as paying out any due sickness benefit.”

Joy became a member of the Society when she was just a few weeks old. Growing up in Swadlincote, the Society was simply part of everyday life for her family. Her bricklayer father, Wilf Cobley, later became President of the Society, and both her parents devoted huge amounts of time to supporting members in their local community.

Joy remembers that in those early days it wasn't really about 'saving' in the way we might think of it today. Instead, people pooled small amounts of money so that if someone became ill and couldn't work, they could claim support. This was before the NHS existed, and friendly societies played a vital part in looking after working families.

Her parents were responsible for collecting contributions in their spare time: “cycling around the local area to visit members, collect payments, often just tuppence a fortnight, and make sickness payments”. Joy still has the original ledger book where every transaction was carefully handwritten, a treasured reminder of how seriously the role was taken and how much care went into supporting members.

One of Joy's happiest memories is of day trips organised by the local lodges from the late 1940s onwards. For many families, these trips were their main holiday and often the only chance to travel beyond their local area. Joy recalls trips to places such as Blackpool, Rhyl and Skegness, and the sense of excitement that came with a packed train, shared picnics and a day by the sea. These outings weren't just about travel, they strengthened friendships, brought together families and created memories that have lasted a lifetime.



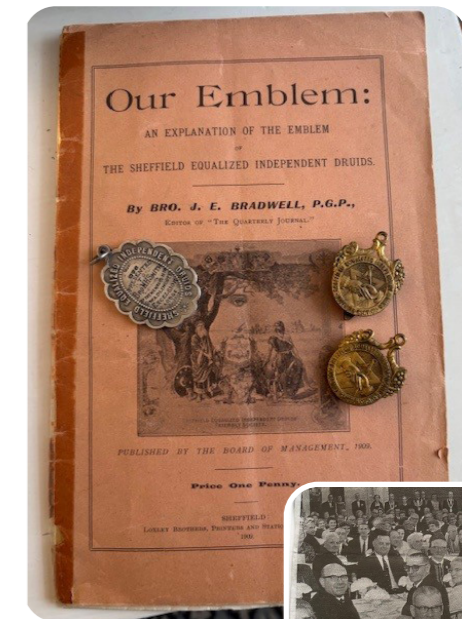
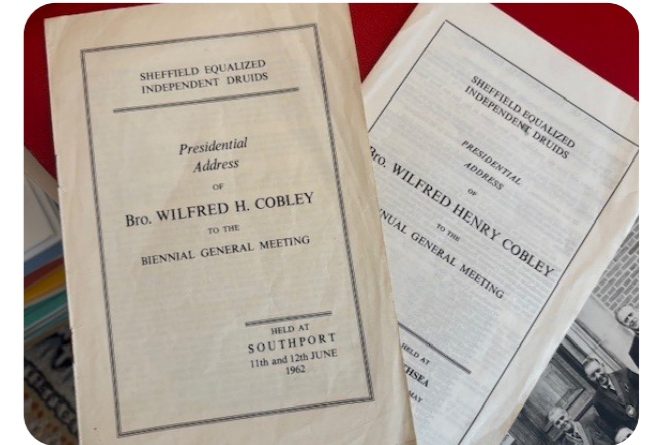
The original ledger book

The sense of community extended beyond trips too. Joy remembers cricket matches between the central office and local lodges, and how much pride people took in being part of something bigger than themselves.

The Society also had a lasting impact on Joy's own life. Through her involvement as a member, she was able to buy her first home, the very home she still lives in today. That connection has continued through generations, with Joy's son, daughter, son-in-law and grandchildren all holding policies, making it very much a family affair.

It was an absolute pleasure to spend time with Joy and listen to her stories. Talking about her memories clearly brings her enormous joy, and her warmth and enthusiasm are infectious. Her story is a wonderful reminder of the human connections, care and community that sit at the heart of a mutual, not just in the past, but across generations.

We're proud to share Joy's story with our members and to celebrate such a remarkable lifelong connection.



“I am happy to maintain a connection as a member and receive the benefits provided on my investments through the years. I have really valued the ease with which it's been possible to speak to the relevant, helpful staff whenever the need has arisen – not always the case these days.”



A focus on - our property portfolio

We know many of our members are interested in where and how we invest. We spoke with Board member, Neil Spawforth who is a Non-Executive Director and Chair of the Finance and Investments Committee about Sheffield Mutual's property portfolio and where he thinks the Society is heading.

What does the Society look for when investing in a new property?

In evaluating new property investment opportunities, the Society is seeking well located properties with lengthy residual lease durations to well capitalised occupiers – meaning we can rely on the income stream to generate returns consistently. We then consider pricing and whether the return we can generate meets our expectations and compares favourably with the return we could obtain from investing in other sectors. All of the above is whilst giving due consideration to our defined investment stance.

Why does the Society invest in property?

Investing in property has historically allowed us to offer diversification. Property investment typically runs counter-cyclical to other asset classes and therefore by investing we have been able to generate more stable returns over an investment cycle.

We generally prefer to invest directly in commercial property rather than through listed property vehicles because listed property investments tend to behave more like stocks and shares. By investing directly, we can use the expertise within the Society to actively manage the properties, rather than taking a more passive approach. Direct property investment also allows us to create a portfolio that is diversified by both geography and sector and allows us to control exposure to tenant covenants to manage risk.

We do hold some listed property stocks, but we only do this to gain exposure to sectors or assets that would typically require significant capital or specialist skill sets to manage.

How does investing in property help the with-profits fund?

The long term, generally stable, returns from property complement the with-profits fund and the diverse range of policies we offer. The income streams in many cases mirror the term of the with-profits plans and helps the fund to be able to 'smooth' returns across investment cycles.

What are some of the properties that we invest in?

We tend to avoid certain sectors (in offices and high street retail) and focus investment typically in roadside and convenience retail assets. We own a number of small retail schemes anchored by one of the supermarket retailers (Tesco, Sainsburys, Morrisons, Co-Op and Spar). We also own a number of standalone roadside units let to the likes of Starbucks, Costa Coffee, Nando's and Tim Hortons. We have also acquired a number of trade counter units let to tenants such as MKM Building Supplies, Howdens and Formula 1 Autocentres which offer some diversification by sector and by tenant.

More recently we have purchased some children's nurseries which again provide some sectoral diversification and offer some social benefit in their given communities.

How do you think it has developed since you joined the Board?

The last ten years have seen a significant change in the commercial properties held by the Society. Historically, the Society held a smaller property portfolio comprising mainly of small retail units. We decided around ten years ago to slowly divest of these properties and to invest in modern, predominantly roadside and convenience retail assets. The roadside and convenience retail sectors gave us exposure to very strong covenants typically in purpose-built accommodation for good lease durations (many incorporating minimum rental uplifts over the term). These suited the Society and continue to form the core of the portfolio.

What do you think the future of the Society is/where do you see the Society going?

I feel that the Society is well positioned and well financed to continue to provide healthy returns to our members, and the extensive property portfolio is poised to assist with this.

If commercial property investments that match our investment criteria become difficult to secure at values we consider to be attractive, the Society is easily able to reallocate available funds into alternate sectors via the listed markets and/or into lending opportunities – both of which improves diversification and typically reduces risk to our members.

Progress through consistency

There have been a lot of positive changes over the years at Sheffield Mutual. We caught up with Tony Burdin, who retired from the Board last summer and was previously Chief Executive Officer, for his insights on how Sheffield Mutual has progressed.



Another measure of consistency is the strong and reliable returns provided to members, whilst keeping your money safe. Policy bonuses have been declared and paid in every year of my involvement, even when recovering from the financial crisis in 2008 - resulting in historically low interest rates on savings - and more recently the global financial turbulence caused by the COVID pandemic.

It is often said that a company's biggest asset is its loyal and committed staff, supported by a positive culture from management and the Board. I am delighted that the very first two staff members I recruited in 2009, Debra and Sharon, are still working for the Society. Likewise, both the Society's current Chief Executive Officer and Chief Operating Officer, Jamie and Paul, were also recruited in my time as Chief Executive. Your Society could not be in more capable hands as it continues to thrive and progress for the benefit of its members.

I fully retired from Sheffield Mutual in June 2025 after serving for over six years as a Non-Executive Director and prior to this as Chief Executive from 2009 to the end of 2018.

Progress has been significant over my time and in many ways the Society is unrecognisable from the small and relatively unknown friendly society I joined in March 2009. The Society's assets were less than £20m and we had just five members of staff. By my retirement as Chief Executive in December 2018 the assets had grown to over £144m and we had 12 employees. By the end of 2024, the Society's assets had further increased to over £223m and there were more than 20 employees.

Throughout this period of strong growth, the things that matter most have remained consistent; and for me this is the secret of your Society's continued success. The commitment to a personalised service has never changed and, despite significant developments in its online capabilities, the Society's friendly and professional team still answer your telephone calls personally - just as they did back in 2009!



“Throughout this period of strong growth, the things that matter most have remained consistent; and for me this is the secret of your Society's continued success.”

Member benefits update

In 2024 we began reviewing how we could improve your member benefits package. We found that some benefits weren't being fully utilised and wanted to ensure members were receiving the best possible value from the Society. Based on this review, and valuable feedback from the Member Forum in January 2025, we introduced several enhancements to make the package clearer, more flexible and more beneficial.

Our work doesn't stop there. We continue to review our benefits regularly and are in ongoing discussions with a number of organisations to expand and improve what we offer. Read on to discover what has changed and what is coming next...

Optical, dental, and now...hearing benefits

The Society has offered optical and dental benefits for many years. However, the previous structure was often seen as complicated, and sometimes led to confusion.

To make the benefits easier to understand and ensure they offer fair value, we introduced two key improvements:

- ✓ Claim annually
- ✓ One combined benefit pot

These changes have already made a meaningful difference, with claims increasing by 85% in 2025, showing just how valuable members have found the updated approach.

Members also told us they wanted support with hearing treatments, and we listened (no pun intended); hearing services are now included within your overall benefit pot.

What does your benefit pot cover?

- **Optical:** Eye tests, glasses, contact lenses and prescription sunglasses
- **Dental:** Routine check-ups and dental treatments
- **Hearing:** Any treatment supported by a qualified audiologist's receipt

These benefits are available when you have been a member of the Society for 12 months.

How your benefit pot is calculated

Your annual benefit is based on your policy value(s), per member, so as your investments grow, so does your benefit pot, up to a maximum of £50 per year:

- **ISAs, JISAs and Income Bonds:** Current balance (less any withdrawals)
- **Fixed Bonds:** Maturity value
- **All other policy types:** Your sum assured (minimum guaranteed return – shown on your policy schedule or available by contacting us)

Annual benefit pot

Calculated value	Amount available in benefit pot to be claimed annually
Less than £1,000	= £10
Between £1,000 - £3,000	= £25
£3,000+	= £50

You can make **multiple claims each year**, up to your total benefit pot, which **renews annually on the 1 January**.

For full details on how to claim you can visit our website, log in to your Member Portal or alternatively give us a call.

What's coming next to your member benefits?

Discounted legal services

We have been working with an award-winning legal firm to bring you a range of discounted legal services, available through your member portal or a direct link. Whether you're wanting to have a will written, or looking to move house, we may have the support you need:

- 10% off legal fees for conveyancing (minimum £100 saving)
- £50 off a basic will and £75 off mirror wills
- 10% off more complex wills, living wills and trusts
- 10% off legal fees for family matters
- 10% off legal fees for business legal services
- Free consultations for medical negligence and personal injury claims

Log in to your **member portal** to access all benefits. We regularly review our benefits package, so please check back often or sign up to our marketing communications to ensure you don't miss out.

Please contact the team if you have not already received your member portal invite.

Important information

These benefits are discretionary and may be withdrawn or amended at any time. Policies must be active at the time of claim. Member benefits are not regulated by the PRA or FCA.



Tell-a-friend about us and you could both earn up to £75 in gift cards...

A main contributor to our success is referrals from existing members. If you're happy with the service you have received from us, we would 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 will receive a £75 gift card, and your friend will receive a gift card of up to £75 (based on the amount that they save/invest and subject to minimum premium amounts invested).

New member's investment amount (annualised):	Gift card for new members	Gift card for existing members
Up to - £4,999 →	£25	£75
£5,000 - £9,999 →	£30	£75
£10,000 - £19,999 →	£40	£75
£20,000 - £29,999 →	£50	£75
£30,000+ →	£75	£75

You can each choose either a Love2shop or M&S gift card. Love2shop cards can be used at a range of different outlets and you can find out more by contacting us or by visiting www.love2shop.co.uk

You can introduce as many new members as you like, so feel free to tell as many of your family and friends as possible.

To recommend a friend, you can submit their details on our website via your online account, or you can contact us to pass over their information. Please make sure you have your friend's permission before sharing their details with us. We can contact your friend by telephone, email or by sending out information in the post, whichever is best for them.

Terms and conditions apply.



Your opinion matters to us!

Our members are at the forefront of everything we do, and we do our utmost to provide you with the very best service possible.

We'd like you to share your experience to help the Society grow.

Recommendations contribute significantly to our growth and success, posting a review on www.reviews.io to show your support would be very much appreciated.

Our members say
Excellent ★★★★★
 4.95 out of 5 based on **1,019** reviews
 ★REVIEWS.io

Clive Edwards



“The best kept secret in financial services?! I have been dealing with them again recently - superb as always. I've only just noticed the intention to allow policyholders access to online valuations on our investments which is a brilliant idea.”

John Smith



“I can assure potential investors that customer service at Sheffield Mutual is second to none, they are always very polite as well as being knowledgeable. I am always happy to reinvest, and have always been satisfied with the returns. I cannot speak more highly of them.”



Sheffield Mutual

Est. 1892



www.sheffieldmutual.com



enquiries@sheffieldmutual.com



Call our team on **01226 741 000**
Monday - Friday 9am - 5pm

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



[Sheffield Mutual Friendly Society](#)



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



Issued by Sheffield Mutual Friendly Society. Sheffield Mutual is the trading name of Sheffield Mutual Friendly Society Limited, 3 Maple Park, Maple Court, Wentworth Business Park, Tankersley, Barnsley S75 3DP.

The Society is incorporated and registered under the Friendly Societies Act 1992 (register no 810F) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Number 139855).