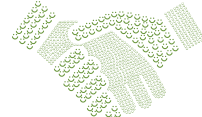
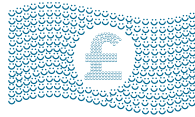


Mutual Benefits

2018



**Here for you
in sickness and in health**

**BRITISH
FRIENDLY**

It feels good to be covered

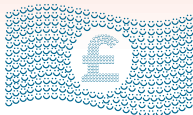
What is Mutual Benefits?

Mutual Benefits is an annual programme designed to return value back to you and bring your membership to life whether you claim or not by giving you access to great savings on your high street shopping, prize draws, healthcare and legal services, bespoke offers from our partners and more.

Most insurance policies only come to life when something bad happens - with Income Protection this means when you are sick or injured and cannot work. But with Mutual Benefits, you'll receive a range of additional benefits that you can access anytime.

Sign up to access your Mutual Benefits today at members.britishfriendly.com!

Types of benefits include...



Mutual Rewards

Benefits that help you save money on day to day spending and reward you for the time you've been a member.



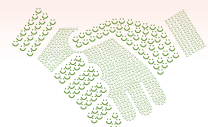
Mutual Wellbeing

Benefits that help you stay on track of your health and wellbeing with wellness tools, tips and services.



Mutual Support

Benefits that support you on your road to recovery or when you face life-altering health events.



Mutual Partners

Benefits and bespoke offers from selected partners exclusively for British Friendly members.



High Street Discounts

We think it's important to reward you in ways that can help you day to day. That's why we're giving you access to discounted gift cards and e-vouchers, provided by our Mutual Rewards partner SVM, so you can enjoy great savings of up to £250 per year on your high street shopping.



Prize Draws

Our quarterly prize draws are one of the ways we're saying thank you for being a British Friendly member. All members signed up for Mutual Benefits will be automatically entered into our prize draws and will have the chance to win great prizes worth £1,000!



Health MOTs

Health MOTs can help you make short or long-term improvements to your health so you can have peace of mind and continue to live life to the full. Our Health MOTs are provided by our partner, Square Health, and give you a general overview of your health and identify if you're at higher risk for certain health conditions such as:

- Heart disease
- Kidney disease
- Diabetes
- Stroke
- Dementia
- Certain cancers



Fitbit Discounts

We're helping you kickstart your wellbeing journey with up to 35% off a range of Fitbit devices from activity trackers to smart scales.



Wellbeing Hub

We want to play a practical role in improving your health and wellbeing. Our Wellbeing Hub offers helpful links and tips to help you live a healthier more balanced lifestyle.



Recovery Support Benefit

Returning to work after extended sickness or injury can be tough both emotionally and financially. We've added a discretionary Recovery Support Benefit for all insured members which provides claimants with a cash lump sum equal to 4 times their weekly Income Protection benefit when they return to work following a claim that has lasted at least 26 weeks or more.



Bereavement Benefit

It's easy to forget how much impact the death of a loved one could have on your finances, especially if you need to take time off to grieve. Our discretionary Bereavement Benefit available to insured members pays out a lump sum equal to 13 times your weekly Income Protection benefit or a minimum of £1,000 at no extra cost.



Care Assistance Benefit

Providing full-time care can be stressful especially when it also means dealing with disruptions to working patterns and additional costs for assistive devices, treatments or hospital charges. That's why we're providing you with our discretionary Care Assistance Benefit at no extra cost. This benefit covers all insured members whose partner/spouse, child (up to age 18) or parent/parent-in-law need at least 35 hours a week of full-time care for a continuous period of 4 weeks or more. The benefit paid is a fixed amount of £125 per week with the following benefit payment periods:

- For a partner, spouse or child: benefit may be paid up to 26 weeks
- For a parent: benefit may be paid up to 13 weeks



Death Benefit

We know that coping with loss is difficult and now you can give your loved ones peace of mind with our Death Benefit. This discretionary benefit is for all insured members at no extra cost. It automatically pays out a lump sum equivalent to 26 weeks of your Income Protection benefit or a minimum of £1,000.



Virtual GP Consultation

Seeing a doctor is something we all need to do from time to time, but it isn't always easy to get an appointment. With Square Health's virtual GP consultation service, you can access a qualified UK GP easily at a convenient time and in the comfort of your home or office.



Physiotherapy

Physiotherapy is the treatment of disease or injury, by physical methods such as massage, heat treatment, and exercise. Square Health's service gives you access to a trained physiotherapist who will assess your condition and recommend treatment.



Counselling

Emotional conditions such as anxiety or depression are common, but many suffer in silence. With Square Health's counselling service you can have a consultation with a private therapist who can discuss treatment options.



2nd Opinion Service

Receiving a diagnosis on a medical condition can be life changing. We're giving you access to a 2nd opinion service through Square Health so you can have peace of mind knowing a new doctor has reviewed your diagnosis.



Health Cash Plans

A Health Cash Plan is a simple and affordable way for you to look after your health and wellbeing. Health Shield Health Cash Plans provide cashback on healthcare services including dental check-ups, eye tests, specialist consultations and more. Through Mutual Benefits, you can purchase a bespoke Health Cash Plan, provided by Health Shield, from only £2 per week!



Powers of Attorney

Powers of Attorney are legal documents which allow people to give authority to someone they trust to manage their financial and personal affairs on their behalf. We want you to have peace of mind knowing that your affairs will be dealt with should you become unwell. That's why we're giving you the ability to create a Power of Attorney online at no extra cost through our Mutual Partner, Legal for Life.



Car and Van Leasing

Interested in getting a new car or van? As a Mutual Benefits member you can access exclusive offers on vehicle leasing through our partnership with Tilsun Group, a leading provider of vehicle and leasing services (terms and conditions apply).



Travel Insurance

If you have a pre-existing medical condition, finding affordable travel insurance can be a struggle. For this reason, we've partnered with Staysure, a leading provider of travel insurance who also specialise in pre-existing medical conditions including but not limited to cancer, heart disease and diabetes. Through Mutual Benefits, you can get 15% off* Staysure Travel Insurance and peace of mind knowing you're covered.

*Terms and conditions apply.



Will Writing Service

A Will is a very important legal document because it is the only way that you can ensure that your loved ones, friends or charities receive what you want them to when you're gone. Many people put off writing a Will because they think it's complicated and expensive. That's why we're giving you the ability to create a Will online at no extra cost in the comfort of your own home and at a time convenient for you through our Mutual Partner, Legal for Life.

**To learn more and access
these benefits, sign up and
login to
members.britishfriendly.com**



Don't forget to sign up...

Am I eligible to sign up?

Mutual Benefits is available to all members who are 18 or older, UK residents and up-to-date on premium payments.

Does it cost me anything to sign up?

No. It's free to sign up for Mutual Benefits.

How do I sign up?

- Simply visit Mutual Benefits at members.britishfriendly.com
- Enter your e-mail address, date of birth and policy number
- Create a password and click 'sign up'

What if I don't have an e-mail address or access to the internet?

Don't worry, you'll still have access to Mutual Benefits. Simply call us on 01234 358 344 option 4 to be put through to the Mutual Benefits Team who will help you sign up.

Additional information

Mutual Benefits is a discretionary programme of benefits which means it can be withdrawn by the Society at any time. This year's programme of benefits runs from the 14th February 2018 until the 13th February 2019.

British Friendly Society Limited

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