

Guaranteed Life Assurance Plan Information Pack

Contents

1. About our services and costs.....	2
2. Policy Summary.....	4
3. Application form.....	12

About our services and costs



11-12 Queen Square
Bristol
BS1 4NT

1. What is the purpose of this document?

You need to read this important document carefully. It explains the service you are being offered and how you will pay for it.

2. What products do we offer?

We offer long-term insurance products such as life assurance, later life care insurance, private medical insurance, regular savings policies and with-profits bonds.

3. Which service will we provide you with?

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

We do not charge a fee for arranging our products. You will be given a quotation or illustration which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

National Friendly, a trading name of National Deposit Friendly Society Limited, 11-12 Queen Square, Bristol BS1 4NT, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 110008.

Our permitted business is providing, arranging and administering long term life insurance, including savings and protection, as an insurer.

You can check this on the Financial Services Register by visiting <https://register.fca.org.uk/> or by contacting the Financial Conduct Authority on 0800 111 6768.

6. What should you do if you have a complaint?

If you wish to register a complaint, please contact us:

...in writing:

Write to:
National Friendly
11-12 Queen Square
Bristol
BS1 4NT

Email:
complaints@nationalfriendly.co.uk

...by phone:

Telephone:
0333 014 6244 Calls from UK landlines and mobiles cost no more than a call to an 01 or 02 number and will count towards any inclusive minutes.
Lines are open 8am to 6pm, Monday to Friday, excluding bank holidays.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Schemes (FSCS)?

We are covered by the 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 at www.fscs.org.uk/what-we-cover/compensation-limits



National Friendly is a trading name of National Deposit Friendly Society Limited. Registered office: 11-12 Queen Square, Bristol BS1 4NT. Registered in England and Wales no. 369F. National Deposit Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

www.nationalfriendly.co.uk



NF IDD 03.18



Guaranteed Life Assurance Plan Policy Summary

This is an important document which you should read before deciding whether to apply for National Friendly's Guaranteed Life Assurance Plan.

It provides a summary of the policy benefits and conditions and how we deal with claims, to help you decide if the Guaranteed Life Assurance Plan is right for you.

Full details of the policy are provided in the Terms and Conditions and Policy Schedule.

A copy of the Terms and Conditions can be obtained on request before you take out the policy.

The Guaranteed Life Assurance Plan is provided by National Friendly.

As with all insurance products, we recommend you review and update your cover periodically to ensure it remains adequate for your needs.

If you have any questions, please contact us or your intermediary.

What is the Guaranteed Life Assurance Plan?

The Guaranteed Life Assurance Plan is a whole of life policy. It will pay out a fixed sum of money, known as the 'sum assured' should you die from:

- accidental death at any time; or
- non-accidental death after the qualifying period of the policy.

If you die from a non-accidental death during the qualifying period, we will pay out one and a half times the premiums you've paid in.

Who might this Guaranteed Life Assurance Plan be suitable for?

This Guaranteed Life Assurance Plan might be suitable for individuals with the following demands and needs who:

- want to use whole of life cover to leave a cash sum on their death, perhaps to help pay towards funeral expenses or any outstanding debts, or as a gift;
- do not want a fully underwritten life policy;
- are able to afford the premiums until the final premium date.

You can apply if you're:

- a resident in the UK (this does not include the Channel Islands or the Isle of Man); and
- between the ages of 50 to 80 years old if you are a non-smoker; or
- between the ages 50 to 75 years old if you are a smoker.

We do not offer advice or recommendations. To check whether this product will meet your demands and needs you should read this Policy Summary carefully.

What is the qualifying period?

It is the amount of time after which we will pay the full sum assured for non-accidental death. The qualifying period will be either six months or two years depending on whether you choose to answer two medical questions during the application process and if you do, the responses you give.

If you decide to proceed with the policy, your qualifying period will be confirmed on your Policy Schedule.

What are the benefits of the Guaranteed Life Assurance Plan?

Providing you meet the age and residency criteria above, if you decide not to answer two medical questions we guarantee to accept you for the standard premium/sum assured for your age and smoker status, with a two-year qualifying period.

Alternatively, if you choose to answer two medical questions then, depending on your answers, you may be eligible for:

- a six-month qualifying period; or

- a six-month qualifying period and a discounted premium/increased sum assured; or
- a two-year qualifying period and a standard premium/sum assured.

Accidental death

Death from bodily injury caused solely by violent accidental, external, and visible means, independently of any physical illness or infirmity, and where death occurs within 90 days of such injury. We will not consider the following to be causes of accidental death:

- Suicide or intentional self-harm;
- Alcohol or drug misuse;
- Death as a result of participation in: flying where you are not a fare-paying passenger; parachuting; skydiving; hang gliding; motor sport; powerboat racing; diving; mountaineering; or the armed forces.

Non-accidental death

Death which is not accidental death as defined above.

How will I pay for my policy?

You will pay your premiums monthly by direct debit. Premiums become due on the first day of each month and will be collected on the first working day. The amount you have to pay will be provided on your Policy Schedule and on your Direct Debit Confirmation.

Once your policy has started your premiums are fixed. However, if the government changes the way this policy is treated for tax purposes in the future then we may adjust your premium to reflect this.

For how long will I pay my premiums?

Your monthly premiums will be payable until the first of the following events happens:

- you have paid premiums for 30 years; or
- the first anniversary of your policy after your 95th birthday; or
- you die.

Depending on how long you live, it is possible you could pay more in total for your policy during your lifetime than your policy pays out after your death. On your Policy Schedule we will tell you what age you'll be when you'll have paid more in premiums than the sum assured. You should take this into account when deciding whether to take out this policy.

For how long does my policy last?

Your policy will last for the rest of your life, providing you continue to pay your premiums when they are due.

You can cancel your policy at any time but you will lose all cover if you do.

What happens if I stop paying my premiums?

If you do not pay a premium when it falls due, your policy will close and cover under it will end.

Before your policy ends, if your premiums are in arrears and:

- you die of an accidental death in the qualifying period; or
- you die after the qualifying period;

we will deduct the outstanding premiums from the sum assured when paying the claim. After your policy has ended, no benefit is payable if you die. You will have until the end of the third month from the date of the first missed payment to reinstate the policy by paying all premiums due.

How can I choose my level of cover?

You will be given the choice of whether to answer two medical questions.

You can then choose from the following options:

- Having a fixed budget in mind for your premiums. This will determine how much sum assured you can be covered for; or
- Having a fixed sum assured in mind. This will determine how much your premiums will be.

If you would like to find out how much cover your premiums will buy, or what your premiums will be for your chosen sum assured, please contact us or your intermediary.

It's important to be aware that the sum assured remains the same throughout the lifetime of the policy. When thinking about your needs now and in the future, you should remember that in future your policy will not have as much buying power as it does now, because of the costs of inflation. You should bear this in mind when choosing your premiums and sum assured.

We will send you a statement every three years to remind you of your cover level.

Can I hold more than one Guaranteed Life Assurance Plan?

You can have any number of Guaranteed Life Assurance policies with us, providing your combined premiums for them do not exceed £100 per month where standard premiums/sums assured apply, or £95 per month where discounted premiums/increased sums assured apply.

How can my representative make a claim?

When you die, the person making a claim should contact us as soon as possible. Our contact details are on the back page.

We will explain what information we require to settle the claim. This might include certain documents, but we will try to keep this to a minimum and pay out as quickly as possible.

Can I put my policy into trust?

You can arrange at any time for this policy to be held in trust for one or more people, known as beneficiaries, on your death. Placing a policy into trust can ensure that the proceeds go to your intended beneficiaries and doing so may have certain tax advantages, however it may restrict how you can direct the benefits.

We have a limited range of trust forms available to help you. Alternatively, you should seek advice from a solicitor on an appropriate trust for you. You should send us a copy of your trust deed.

Trusts aside, can I choose who I would like the money to go to?

If your policy is not in trust then you can, at any time, nominate your chosen beneficiaries to receive the proceeds of your policy up to a maximum of £5,000 on your death. £5,000 is the limit across all policies you hold with National Friendly.

If the total value of claims upon your death exceeds £5,000, we will pay the first £5,000 under the terms of the nomination and any amount over £5,000 in line with our death claims process which we will explain to your representative.

You can ask us for a nomination form and should send it back to us when you have completed it.

Will the payout be tax-free?

The payout will be free from UK income tax and capital gains tax.

However, it will form part of your estate when you die – so inheritance tax may have to be paid on the amount paid out.

If your policy is in trust then the payout will normally be free from inheritance tax.

This is based on our current understanding of tax rules which may change in the future and affect the value of your policy benefits.

If you or your beneficiaries are unsure of your tax position you should seek professional advice from an accountant or solicitor.

How can I cancel my policy?

You have the right to cancel your policy within 30 days of receiving your policy documents. If you decide it isn't right for you please contact us with your instruction to cancel.

You will receive a full refund of any premiums paid, providing there has been no claim during that time, but the policy has no other cash-in value. If a claim is made during the first 30 days then no refund of premiums will be payable.

You can also cancel at any time after 30 days of receiving your policy documents by writing to us with your instructions to cancel and enclosing your Policy Schedule. You will not be entitled to any refund of premiums and the policy has no cash-in value.

How do I make a complaint?

We hope that you never have reason to complain about your policy, the person or the firm who sold it to you, or the service you receive from us. If you do, you have the right to complain and we would like to put things right. You can do so in the following ways:

Telephone:

0333 014 6244 Calls from UK landlines and mobiles cost no more than a call to an 01 or 02 number and will count towards any inclusive minutes. Our lines are open 8am-6pm Monday to Friday excluding bank holidays. Calls are recorded for training and quality purposes.

Email:

complaints@nationalfriendly.co.uk

Post:

Customer Services Manager
National Friendly
11-12 Queen Square
Bristol
BS1 4NT

We will investigate your complaint and try to resolve it promptly to your satisfaction. We aim to resolve complaints and send you our final response in writing within three business days, or within four to eight weeks for more complex complaints.

If you are not satisfied with our final response you may have the right to take your complaint to the Financial Ombudsman Service. This service is free and using it in no way affects your legal rights to take civil action.

You can find more information on their website: www.financial-ombudsman.org.uk

Who regulates you?

National Friendly is the trading name of National Deposit Friendly Society Ltd which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 110008.

You can check this at: <https://register.fca.org.uk>

Am I covered by the Financial Services Compensation Scheme (FSCS)?

You may be entitled to claim compensation from the FSCS if we cannot meet our liabilities. Details can be found on their website www.fscs.org.uk

Can I get this in alternative formats?

All literature can be made available in Braille, large print or audio. To request a copy, please contact us using the details on the back page.

Contact us

For information on setting up this policy or to request a copy in braille or large print, please call us on:

0333 014 6244

Calls from UK landlines and mobiles cost no more than a call to an 01 or 02 number and will count towards any inclusive minutes. Lines are open 8am–6pm, Monday to Friday excluding bank holidays. Calls are recorded for training and quality purposes.

Or email us on:

info@nationalfriendly.co.uk

Or visit us at:

www.nationalfriendly.co.uk

Or mail us at:

National Friendly, 11–12 Queen Square, Bristol BS1 4NT



National Friendly is a trading name of National Deposit Friendly Society Limited. Registered office: 11-12 Queen Square, Bristol BS1 4NT. Registered in England and Wales no. 369F. National Deposit Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 110008. You can check this at: <https://register.fca.org.uk>. National Deposit Friendly Society Limited is covered by the Financial Services Compensation Scheme and Financial Ombudsman Service.

Guaranteed Life Assurance Plan Application Form

This product is designed to meet the demands and needs of smokers aged 50 to 75, and non-smokers aged 50 to 80, who want a long term, whole of life assurance product with guaranteed acceptance, designed to pay out a cash lump sum when they die.

We do not offer advice or recommendations. To check whether this product will meet your demands and needs, you should read the Policy Summary carefully. It is available at www.nationalfriendly.co.uk/gla or by contacting us using the details on the back page of this form.

You must take reasonable care to ensure the information you provide to us is truthful and accurate.

1 Policyholder details

Title	Full name
Address	
Postcode	
Contact tel.	Email
Date of birth	Male <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/>

2 Payer details (if different from the policyholder)

Title	Full name
Address	
Postcode	
Contact tel.	Email
Date of birth	

3 Smoking and tobacco products

Have you smoked or used any tobacco-related products including nicotine patches, gum and e-cigarettes within the past 12 months? Please tick:

Yes No

4 Optional medical questions

You have the choice of whether to:

- proceed without answering the questions for a policy with a standard premium/sum assured and a two-year qualifying period; or
- complete the medical questions to see if you qualify for a discounted premium/increased sum assured and a six-month qualifying period.

Remember - if you answer these questions you must answer them truthfully and accurately.

Do you wish to answer the medical questions? Please tick:

Yes No

If yes, please proceed to question 1 below. If no, please proceed to section 5.

1. a. Are you currently waiting for a diagnosis, a hospital or specialist appointment, the results of any investigations for any medical condition; or

b. in the last 12 months have you had, or been diagnosed with:

- a heart attack;
- stroke;
- cancer (or recurrence); or
- a terminal illness?

Please tick:

Yes No **If yes to either a. or b. above please tick yes and go to section 5. If no, please tick no and answer question 2 below.**

2. In the last five years have you had, or been diagnosed with, a heart attack, a stroke or cancer?

Please tick:

Yes No

5 Your choice of premium or sum assured

Please enter either the monthly premium you would like to pay or the sum assured you would like to be covered for (you might wish to refer to any quotation you have been given).

Either

£ monthly premium

Or

£ sum assured

6 Data protection and confidentiality

Data protection

By submitting this application form (and in any subsequent dealings, which may include telephone calls) National Deposit Friendly Society Limited will hold and use your personal data. We will only hold and use your information where permitted by and in accordance with the Data Protection Act 2018. For further details on how we hold and use your personal data, please see our full General Privacy Notice which sets out:

- the types of information we collect about you;
- how we collect and use the information;
- who we might share the information with and where such information may be transferred;
- how long we will hold the information for;
- the steps we will take to make sure it stays private and secure;
- your rights in respect of your information.

The General Privacy Notice is available to view at: www.nationalfriendly.co.uk/privacy

If you would like to receive a paper copy of the General Privacy Notice, please call us on:

0333 014 6244

Or write to us at: **National Friendly, 11-12 Queen Square, Bristol BS1 4NT**

You are responsible for making sure you provide us with accurate and up-to-date information. Please inform us when your personal information changes. If you provide information for or about another person in the context of your dealing with National Friendly, you will need to tell them how to find the General Privacy Notice and make sure they agree to us using their information for the purposes set out in it.

Marketing Preferences

National Friendly will never sell your personal data to any third parties. We would, however, like to keep you up to date with Society news, offers, competitions and other products and services that we offer. Please let us know how you'd like to be contacted below.

I agree to National Friendly contacting me by:

Email: Telephone: Text/SMS: Post:

You can update your marketing preferences easily at any time by phone, email, in writing or online at www.nationalfriendly.co.uk/staytogether

7 Declaration

If you do not understand any point please ask us for further information before signing.

I would like to apply for a Guaranteed Life Assurance Plan and declare that:

- I am aware that this application is subject to written acceptance by National Friendly.
- Where this application has been completed by someone else, it was done so at my request.
- I am aware that acceptance is guaranteed for the standard premium/sum assured for my age and smoker status, with a two-year qualifying period. I accept that the six-month qualifying period and discounted premium/increased sum assured will only be available depending on:
 - whether I chose to answer the two medical questions; and if I did
 - the responses I gave to the two medical questions.

I understand that I will be told what I qualify for and asked whether I wish to proceed on that basis.

- I understand that my qualifying period, premium and sum assured will be confirmed on my Policy Schedule.
- I understand that the Policy Schedule and the Terms and Conditions document will form the basis of the contract for this policy. Both will be sent to me after this application has been accepted and I will then have 30 days in which I can change my mind if I wish.
- I agree to National Friendly processing my personal information as detailed in the General Privacy Notice provided as part of the welcome pack.
- I understand that this policy will begin on the 1st of the month after the application has been accepted. This date will be confirmed in the Policy Schedule.
- I agree that to the best of my knowledge and belief the information provided in this application is true and complete and I will advise you, in writing, of any changes to this information before this application is accepted.

Your signature

Date

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

Please ensure the payer completes the direct debit form on the opposite page, even if one is already set up with us.

We will send your welcome pack of policy documents by email. Please make sure you have included your email address on this application. If you would prefer the pack to be sent through the post, please tick here:



Instruction to your bank or building society to pay by Direct Debit

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

National Friendly
11-12 Queen Square
Bristol
BS1 4NT

Service user number

6 7 7 9 0 2

FOR NATIONAL DEPOSIT FRIENDLY SOCIETY LTD 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

Instruction to your bank or building society

Please pay National Deposit Friendly Society Ltd 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 National Deposit Friendly Society Ltd and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

Reference



DD17

Banks and building societies may not accept Direct Debit instructions for some types of account. 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 National Deposit Friendly Society Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request National Deposit Friendly Society Ltd 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 National Deposit Friendly Society Ltd 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 National Deposit Friendly Society Ltd 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.

Contact information

For all queries relating to the administration of the policy including claims or premium payment enquiries, please contact National Friendly on:

0333 014 6244 Calls from UK landlines and mobiles cost no more than a call to an 01 or 02 number and will count towards any inclusive minutes.

Lines are open 8am-6pm, Monday to Friday excluding bank holidays.

Calls are recorded for training and quality purposes.

Or email us on:

info@nationalfriendly.co.uk

Or visit us at:

www.nationalfriendly.co.uk

Or mail us at:

National Friendly, 11-12 Queen Square, Bristol BS1 4NT



National Friendly is a trading name of National Deposit Friendly Society Limited. Registered office: 11-12 Queen Square, Bristol BS1 4NT. Registered in England and Wales no. 369F. National Deposit Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 110008. You can check this at: <https://register.fca.org.uk>. National Deposit Friendly Society Limited is covered by the Financial Services Compensation Scheme and Financial Ombudsman Service.