

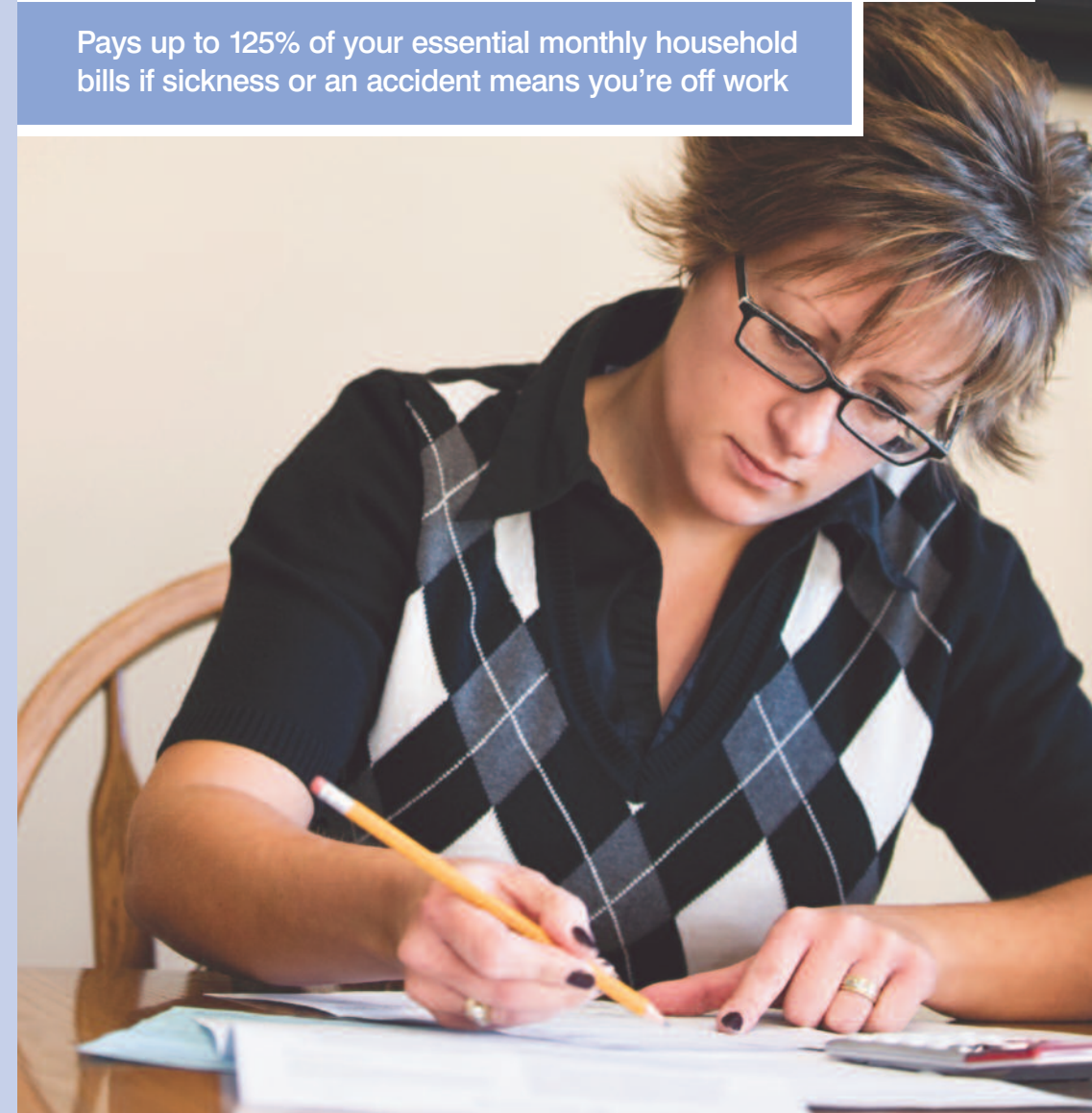
**This plan has the following risks:**

- If you stop paying premiums under this plan your Plan will end.
- Benefits received from this Plan may affect your entitlement to any other benefit.
- If you provide information which is deliberately false the Plan will be invalid.



## Shepherds Home Expenses Plan

Pays up to 125% of your essential monthly household bills if sickness or an accident means you're off work



*If you require guidance, please speak  
to your financial adviser or visit*  
**[www.shepherds.co.uk](http://www.shepherds.co.uk)**

All references to taxation are to UK taxation and are based on Shepherds Friendly Society's understanding of current legislation and H M Revenue and Customs practice which may change in the future. Please ensure that you read the full Terms and Conditions of this plan which are available from your financial adviser or by contacting us directly.

**The Shepherds Friendly Society Limited**  
Registered Office: Shepherds House, Stockport Road, Cheadle, Cheshire SK8 2AA  
Tel: 0161 428 1212 Fax: 0161 428 3666  
Email: [info@shepherdsfriendly.co.uk](mailto:info@shepherdsfriendly.co.uk) Web: [www.shepherds.co.uk](http://www.shepherds.co.uk)  
THE SHEPHERDS FRIENDLY SOCIETY IS INCORPORATED UNDER THE 1992 FRIENDLY SOCIETIES ACT NO.240F.  
AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY.  
The Head office and Registered office of The Shepherds Friendly Society is based in the United Kingdom.





Peace of mind with your regular monthly household bills paid FREE of tax if you're off work due to sickness or an accident.  
**You can cover up to £2000 each month.**

Our Plan lets you protect up to 125% of your essential monthly bills from just 68p\* per £100 of cover

If sickness or an accident prevented you from working, any sick pay you receive may only cover you for a limited time and then you might have a worrying time facing those monthly household expenses such as your mortgage, rent, loans, credit cards, fuel and water bills, household insurance, etc. It really is surprising how they mount up month by month.

Just look at what the Shepherds Home Expenses Plan offers you:

■ **You can choose the level and period of cover you want.**

Anyone aged from 18 to 54 can apply for the Plan to cover a minimum of 5 years or a maximum of when you reach the age of 65. Benefits start from a minimum of £200 a month right up to a maximum of £2000 a month.

■ **You can choose to cover just your current regular bills or allow a little extra for the future.**

You have the option of choosing a level of benefit that will cover up to 100% of your essential monthly expenses if you are ill or have an accident that keeps you off work OR can choose to increase your level of benefit up to 125% of these payments to allow for any likely future increases.

■ **You can choose the length of waiting period before you start receiving benefits.**

You can choose how long a waiting period there should be from the date when you became ill or had an accident to the date when you receive your first sickness benefit.

You can choose the waiting period (eg 4 weeks, 8 weeks, up to 52 weeks) when you take out the plan and you can change this at any time (but not during a claim). Remember the longer the waiting period you choose, the lower the monthly premium you will pay.

\*This premium relates to someone aged between 18 and 30, with a deferred period of 52 weeks. Premiums will increase on every 5th anniversary after you have reached the age of 30.



**Look at an example:**

Rick and Emma are both aged 35 and have monthly essential household expenses (inc. mortgage, fuel, loans and insurance) of £1500.

With a deferred period of 13 weeks, they would pay just £29.55 per month to provide cover of £1500.

Sickness or an accident can happen to anyone and the threat of being unable to keep up with the essential monthly household bills is a real one. It makes sense to take out cover that will ensure that these can be paid every month, so why not apply for a Home Expenses Plan from Shepherds today.