

This plan has the following risks:

- If you stop paying your premiums your life cover will end
- The plan has no cash in value
- You have no life cover within the first 2 years unless your death is accidental
- The final amount payable is likely to reduce in value because of the effects of inflation
- Your estate may get back less than you have paid in
- This life plan is not a funeral plan and therefore may not cover the full cost of a funeral

*If you require guidance, please speak to
your financial adviser or visit*
www.shepherds.co.uk

Important information - The Over 50's Life Plan from Shepherds Friendly is a whole of life assurance. It is not a savings plan and you will not be entitled to a refund of premiums should you need or want to stop paying into the Plan before you die. 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.

If you choose the funeral benefit option, the funeral services are arranged and provided by Golden Charter which is not authorised or regulated by the Financial Services Authority. Golden charter Limited is a Registered Provider of Funeral Plans and complies with the Rules and Code of Practice of the Funeral Planning Authority.

The Shepherds Friendly Society Limited

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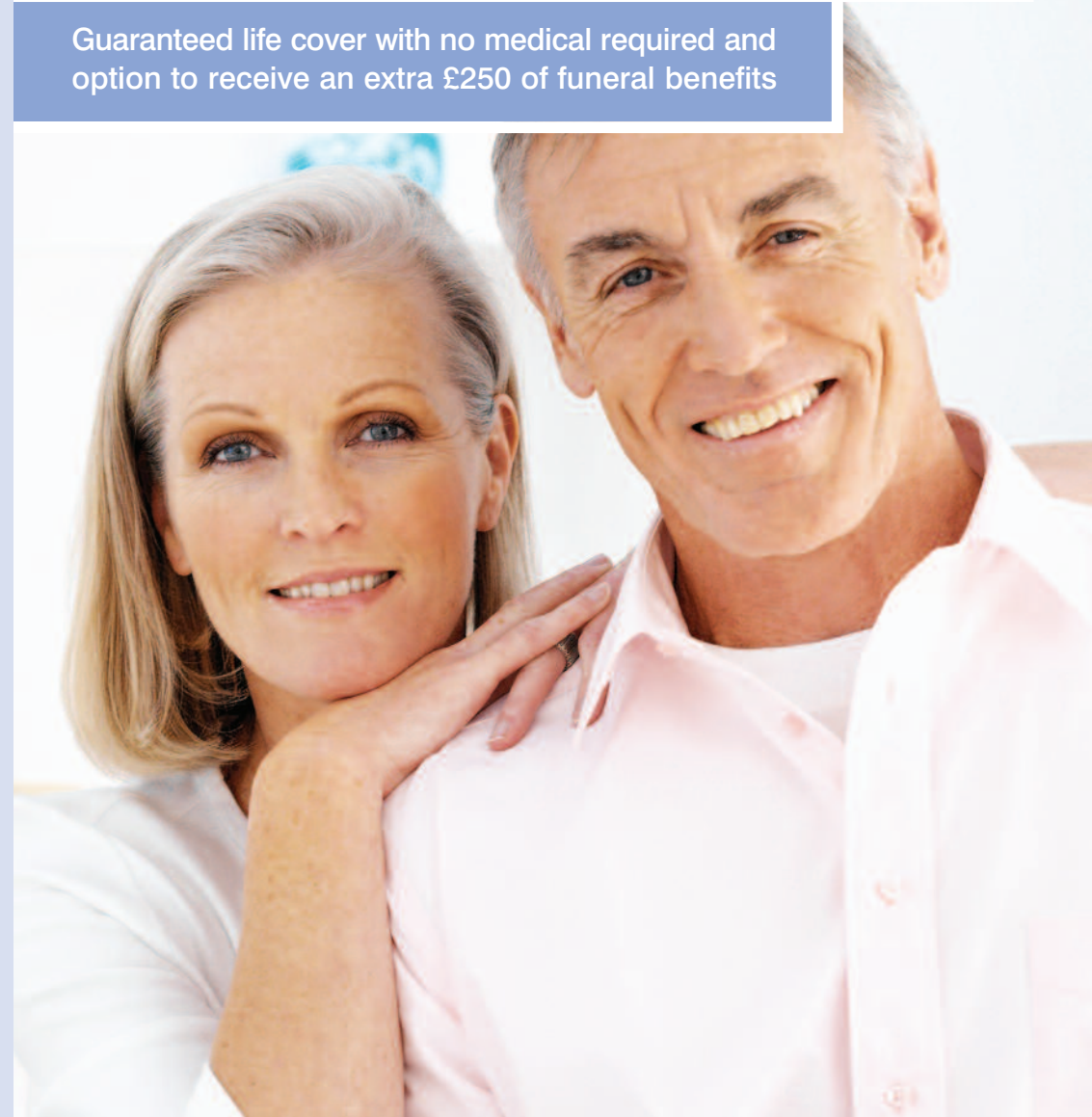
THE SHEPHERDS FRIENDLY SOCIETY IS INCORPORATED UNDER THE 1992 FRIENDLY SOCIETIES ACT NO.240F.

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

Shepherds Over 50's Life Plan

Guaranteed life cover with no medical required and option to receive an extra £250 of funeral benefits





Our Over 50's Life Plan provides a fixed cash sum and premiums are guaranteed never to rise

No medical or health questions and you're guaranteed acceptance

The Shepherds Over 50's Life Plan is designed specifically to provide a cash lump sum for your loved ones on your death – there is no medical required or health questions to answer and you are guaranteed acceptance if you're aged between 50 and 75.

Plans start from as little as £10 a month and you can choose to nominate your payout to Golden Charter, the UK's leading independent funeral plan provider, who will add a further £250 of funeral payouts to your final sum. Your premiums are guaranteed never to rise and your cover will never be reduced, regardless of your future health.

Just look at what the Over 50's Life Plan has to offer:

■ **Guaranteed acceptance with no medical**

We simply ask that you are aged between 50 and 75 to guarantee your acceptance

■ **Cover that provides a guaranteed fixed cash sum**

You decide how much you want your family to receive as a cash lump sum on your death and we guarantee that this figure will never be reduced

■ **Premiums that are guaranteed never to rise**

Once you have decided on how much to pay into your new Plan each month, we promise that these premiums will never increase

■ **Option to receive an extra £250 of funeral benefits**

You can choose to nominate your final payout to Golden Charter, the UK's leading independent funeral plan provider. They will not only take care of all funeral arrangements but will also contribute an extra £250 towards the cost.



Cover from just
33p
a day

Applying for life cover with Shepherds Friendly couldn't be simpler

Applying for life plans with Shepherds Friendly has always been a straightforward process. Now you can plan ahead and look to leave an invaluable cash sum for your loved ones without having to go through lengthy medicals and intrusive questionnaires.

Just decide how much you'd like the guaranteed cash lump sum to be, then complete the simple application form - it couldn't be easier.