

**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

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

**The Shepherds Friendly Society Limited**  
Registered Office: Shepherds House, Stockport Road, Cheadle, Cheshire SK8 2AA  
Tel: 0161 428 1212 Fax: 0161 428 3666  
Email: [save@shepherdsfriendly.co.uk](mailto:save@shepherdsfriendly.co.uk) Web: [www.shepherds.co.uk](http://www.shepherds.co.uk)

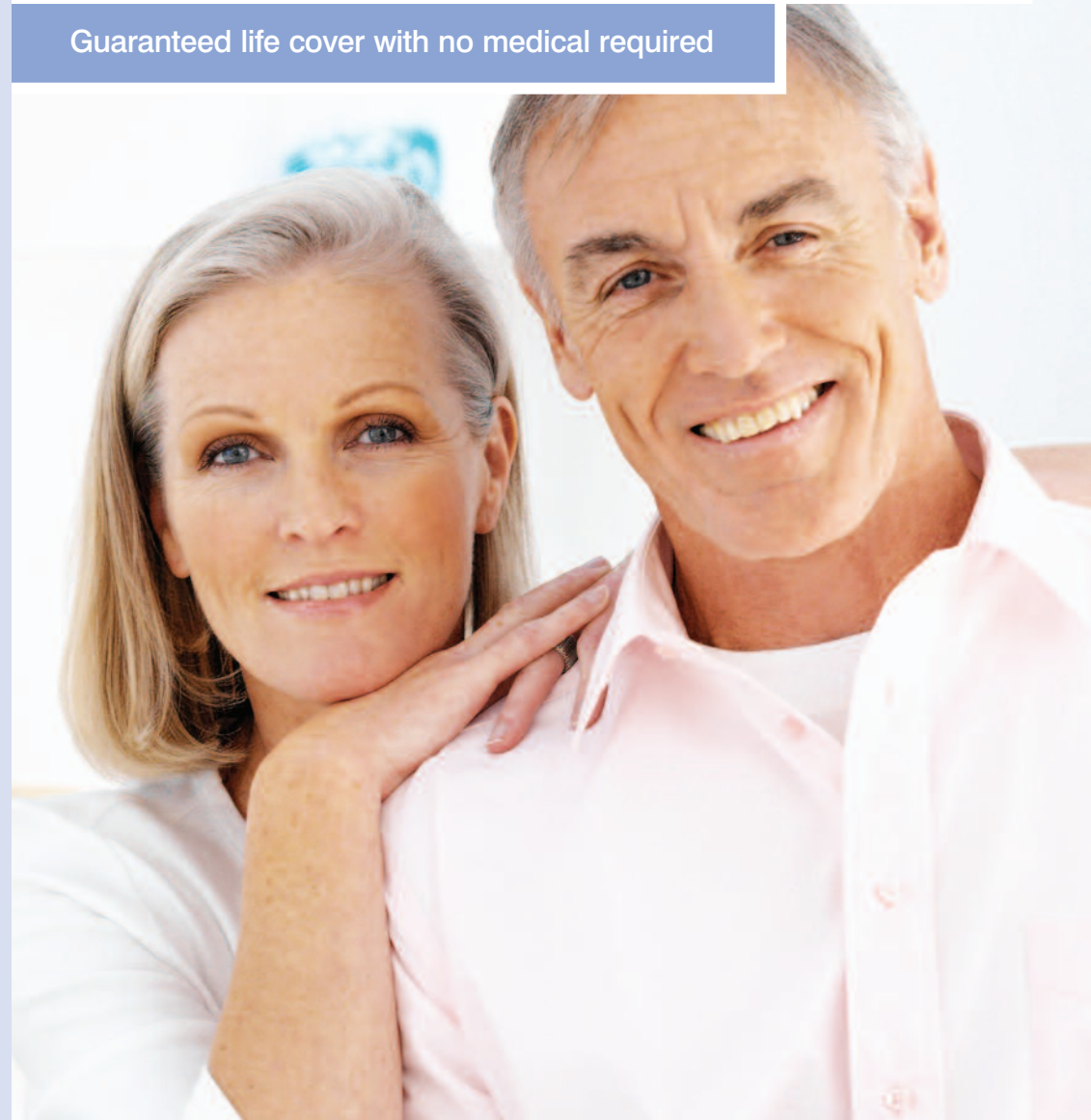
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AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY.

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





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 are guaranteed never to rise during the life of the plan. And we also promise never to reduce your cover, 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

■ **Limit the number of premiums you pay**

You also have the option of limiting your premium paying term to 15 years, so if you are 65 or younger you can limit the number of premiums you pay while your cover continues for the rest of your life.\*

\*The option to limit the premium paying term can only be selected at the start of a new Over 50's Life Plan.



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.