



INCOME ASSURED ENHANCED
KEY FEATURES DOCUMENT

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IMPORTANT NOTE

- As part of our due diligence process for new applications and ongoing 'know your customer' procedures, we carry out identity checks on applicants and Members.

1. ABOUT THIS GUIDE

This Guide is intended to help you to understand the Income Assured Enhanced contract. It should be read alongside Schedule 5, Rules of the Income Assured Enhanced Contract (called the 'Schedule' in this Guide), to provide a comprehensive insight into Income Assured Enhanced.

This Guide will also be useful if you need to make a claim or make changes to your Income Assured Enhanced contract at a later date.

The registered terms and conditions governing Income Assured Enhanced are found in the Schedule. This Guide refers to parts of the Schedule which we've highlighted in the text to help you cross reference. For the complete terms and conditions of Income Assured Enhanced, please refer to the Schedule.

An important part of Income Assured Enhanced is the words and expressions we use to describe the terms and conditions relating to the contract. These can be found in **Part A** of the Schedule and we urge you to refer to them if you're in any doubt about what something means.

Schedule 5 can be found on our website at www.cirencester-friendly.co.uk/member along with a glossary of key terms.

If you have any questions, please call our **Member Services Team** on **0800 587 5098** or email them at memberservices@cirencester-friendly.co.uk.

ABOUT YOU

Some Members need extra help from time to time and we currently offer to provide documentation in print, large print format, braille, audio and other languages. If you have any additional needs, whether it's a permanent or a temporary situation, please let us know so that we can support you.

If you need further support, please visit www.cirencester-friendly.co.uk/member/additional-support or contact our **Member Services Team** on **0800 587 5098** or memberservices@cirencester-friendly.co.uk. You're also welcome to contact your Financial Adviser to discuss which options may be best for you.

2. WHAT IS INCOME ASSURED ENHANCED?

Income Assured Enhanced is an individual income protection insurance contract that allows you to insure a part of your earnings. If you're unable to work due to illness or injury and as a result your earnings go down or stop, you'll be able to claim benefit to help you to meet essential costs (subject to the claim criteria).

Income Assured Enhanced is designed to be flexible and affordable, and it will give you and those who rely on you peace of mind when you need it.

We're able to offer terms for most occupations. Unlike many other income protection contracts, Income Assured Enhanced doesn't increase the premiums you pay because of the job you're doing.

The amount of benefit that can be paid is based on units of cover. Each unit of cover equates to a weekly benefit of £10.50.

The minimum amount of cover you can have is five units a week (equal to a benefit of £2,730 a year). For this, you must earn at least £4,550 a year or be a bona fide Houseperson (someone performing a vital role, full-time, in maintaining the home and looking after the family to enable a partner to work). The maximum initial cover you can have is 75 units (equal to

a benefit of £40,950 a year). For this, you must earn at least £68,250 a year.

Because the benefit paid is currently free from tax, the maximum you can insure **Part B** is 60% of your gross salary and P11D benefits (if employed), or 60% of your pre-tax profits from your business (if self-employed). If you're employed as a Director within a private limited company, with no more than three other shareholders, we can also include dividends received from your company's normal regular business in the last 12 months.

If you're employed on a fixed-term contract, you can still apply for Income Assured Enhanced. In the event of a claim, you'll need to produce the original letter or contract document from your employer giving the start and end dates of your contract. Any claim will be subject to our normal qualification requirements and, if approved, entitlement to claim benefit will last until the end date of your contract.

Income Assured Enhanced also gives you the chance to share in the Society's success. For a small additional premium, you can opt in to the Society's surplus share scheme and accumulate a capital sum alongside your income protection contract. You'll receive this at the end of the contract.

The amount of benefit you'll get from us will be calculated after taking into account any continuing income you get from:

- Paid work;
- Any other income protection or insurance benefit payments made to you by other providers;
- Early retirement pensions paid to you as a result of ill health.

So, it's very important that you allow for these deductions and avoid over-insuring yourself **Part B**. We won't reduce your benefit for any investment income you receive unless it's in the course of your occupation.

Income Assured Enhanced doesn't cover redundancy or unemployment and has been designed to pay a benefit to replace lost earnings due to illness or injury. We only protect a proportion of your earnings as the benefit you receive at claim is paid to you tax-free and will represent a higher proportion of your after-tax earnings.

PLEASE NOTE

To apply for Income Assured Enhanced, your Financial Adviser must be regulated for investment business (CF30) by the Financial Conduct Authority. For full details, please see Section 5 of this Guide.

3. CAN I APPLY FOR INCOME ASSURED ENHANCED?

You can apply for Income Assured Enhanced if all the following apply:

- You're 16 or over and haven't yet had your 60th birthday **Part B** (there must be at least five years between your contract start and end date).
- You live in the UK **Part B**.
- You're registered with a UK Doctor, who can supply up to date three years medical history **Part B**.
- You're employed or self-employed (if you're not a Houseperson) earning at least £4,550 a year or working 16 hours or more a week).
- Your earnings (if you're not a Houseperson or earn below the tax threshold) are taxable in the UK.
- You're not awaiting any medical tests, investigations or the results of these.
- You don't habitually live and work outside of the UK.

WHAT IF I HAVE MORE THAN ONE JOB?

If you have more than one job or take on another job(s) at any time during your contract, you must tell us. If you're unable to perform any of your jobs due to illness or injury (resulting in a loss of earnings) you may be eligible to apply for Recovery

Benefit, subject to meeting the claim criteria and providing satisfactory evidence of the loss of earnings.

Please see Section 9 for more details.

WHAT IF I PARTICIPATE IN SPORTS OR OTHER HAZARDOUS PURSUITS?

Any accidents or injuries relating to/arising from taking part in competitive or non-competitive motor sports aren't covered as noted in our standard exclusion **Part A**.

We're able to consider participation in sports and other hazardous pursuits, however we may ask for further information. In some circumstances, we may need to exclude this from cover.

4. WHAT WILL INCOME ASSURED ENHANCED COST?

The monthly premium you pay will depend on the factors listed below:

YOUR AGE

Premiums are based on your age when you join or the age you attain each year throughout your contract **Part C**.

Premiums aren't level; they'll increase as you get older in line with your illustration provided by your Financial Adviser and in your Membership pack.

Premium rates are guaranteed. However, if your contract is terminated and at a later date you want to restart cover or take out a new contract, then premiums could be higher.

THE AMOUNT OF COVER YOU TAKE OUT

The amount of benefit you want to receive will affect the cost of your premium. The more cover you take out, the greater the overall cost. There are limits that apply to the amount of cover you can take out, which can be found in Section 2 of this Guide.

If when you come to claim, and your earnings mean we can't pay you your full benefit amount, we'll apply a Minimum Benefit Guarantee for a maximum of £1,500 a month. Please see Section 9 for more detail.

WHEN YOU WANT BENEFIT PAYMENTS TO START

When you complete an application for Income Assured Enhanced with your Financial Adviser, you'll be asked when you want benefit payments to start if you need to make a claim **Part B**. The sooner you want the benefit to be paid from, the higher the premium will be. The period before benefit payments start to be made is called a deferred period. You can choose from the following:

After 1, 4, 8, 13, 26 or 52 weeks

This means that for claims where the contract qualifying conditions are met, benefit will be paid following the chosen deferred period, for example after 4 weeks of illness or injury.

You may choose any one of these deferred periods to suit your needs. For example, when you're no longer entitled to sick pay from your employer.

Don't forget, if you continue to receive certain types of income while you're off work due to illness or injury, you may not be entitled to claim benefit or it may be reduced, so consider this when deciding on the amount of cover you need. **Part B** of the Schedule and Section 2 of this Guide have more details.

THE OPTIONS YOU ADD TO YOUR CONTRACT

The following options can be added to Income Assured Enhanced and each have a cost:

DAY ONE ACCIDENT PROTECTION

If you don't have any other forms of income to cover you before your selected deferred period, you might like to consider our Day One Accident Protection option. For an additional premium, you can protect yourself against lost earnings as a result of an accident from Day One, even though your benefit payments for illness would start from your chosen deferred period.

OPTION TO ACCUMULATE A CAPITAL SUM

As a mutual insurer, we like our Members to share in our profits. So, for a fixed additional premium, we offer an option which allows you to participate in our bonuses and to build up a lump sum which, under current legislation, is payable to you tax-free when you reach the natural end of your contract.

Bonuses, which start to be earned from the second anniversary of your contract, aren't guaranteed and depend on our investment performance, administrative costs and level of claims paid to Members.

If you terminate your contract before reaching your selected retirement date, a penalty will apply before any balance is paid to you.

The penalty for early closure is scaled depending on the number of years before retirement. If you're five or more years from retirement the penalty is 10%, four years from retirement is 8%, three years is 6%, two years is 4% and one year is 2%.

INDEXATION

Over time, the purchasing value of the cover you've taken out can fall as prices rise, or your earnings can increase and you fail to revise your cover. If you add the indexation option, your cover will be automatically reviewed annually against the Office of National Statistics Consumer Price Index (CPI) **Part F**.

If the index results in an upward movement, your benefit amount and your premium will be increased proportionally to reflect more cover. Should the index not result in an upward movement, your cover will remain unchanged. Any indexation increase will be subject to a maximum of 10% each year **Part F**. We'll keep you informed of any changes as a result of indexation. If the index falls, we reserve the right to reduce your cover and premiums accordingly **Part F**. Indexation applies even if you're in claim. Any increase in benefit will take effect immediately following the review date, plus any deferred period **Part F**.

CAN I ADD INDEXATION AT A LATER DATE?

If you don't choose indexation at the start of your contract, then it can be arranged at any time subject to medical underwriting **Part F**. Any changes to your benefit entitlement following indexation will take effect immediately once your application to add indexation is accepted **Part F**. Indexation won't be applied to your contract if your premiums are in arrears **Part F**.

WHAT HAPPENS IF I DON'T WANT TO ACCEPT THE INDEXATION INCREASE?

You can decline an indexation increase for the current year or remove it from your contract. If you decline an indexation increase, it'll be automatically reapplied the following year without the need for underwriting. However, if you decline the increase for three consecutive years, indexation will then be removed from your contract. If indexation is removed from your contract, underwriting will apply if you decide to include this option in the future.

You'll be notified of any pending indexation increase to your contract. If we don't hear from you, the increase will proceed.

For complete details on indexation, refer to **Part F** of the Schedule.

THE END DATE

You must tell us when you want your contract to end, and it'll normally be the date you expect to retire **Part B**.

You can select any retirement age to suit your circumstances from 50 to a maximum of 70, or state retirement age, whichever is higher. For full details on state retirement, please visit the Department of Work and Pensions www.direct.gov.uk.

We offer flexible options relating to your retirement age:

- If at a later date your plans change and you decide you want to retire at a different age, you can amend the term of your contract provided you have at least five years remaining until you reach your new retirement age.
- There is also an option to apply to extend your cover by up to one year beyond your original retirement age (not exceeding 70) on two occasions during the lifetime of your contract, should you decide to temporarily defer your retirement.

When selecting your end date, please remember that there must be at least five years between the start of your contract and your chosen end date **Part B**.

ANY PREMIUM LOADINGS THAT MIGHT BE APPLIED

When we've completed our assessment of your application for Income Assured Enhanced, we'll confirm the terms on which we can offer you cover. We may need to charge a higher premium because of your health. We call this non-standard terms **Part B**. We'll explain what we've done and why.

Section 5 of this Guide contains more information about underwriting and non-standard terms.

ANY PREMIUM REDUCTIONS THAT MIGHT BE APPLIED

Where we exclude conditions related to back disorders or mental illness, we'll apply a 5% discount from your base premium for each of these excluded conditions (maximum of 10%). The discount isn't optional and will be applied following the decision of our Underwriters.

You should ensure that you provide all the information required on the application form in full as failure to do so may result in future claims being declined, and in some cases your contract being cancelled by us.

PLEASE NOTE

The discount will only be applied to your base premium and not any additional premiums applied following our underwriting process or the addition of options.

5. HOW DO I APPLY FOR INCOME ASSURED ENHANCED?

Your Financial Adviser will need to complete an application for Income Assured Enhanced on your behalf **Part B**. Your Financial Adviser must be regulated for investment business (CF30) by the Financial Conduct Authority in order to advise on Income Assured Enhanced.

If you don't have a Financial Adviser, go to **www.unbiased.co.uk** to find one near you.

Your Financial Adviser will need to supply all the information requested. If the application is incomplete or inaccurate, this could delay our decision or even result in it being declined. Failure to supply all the information could result in future claims being declined and in more serious cases, your Income Assured Enhanced contract being cancelled by us **Part Q**.

When we've considered your application, we may ask for further information about your health, earnings or other relevant details to help us to reach a decision as to whether your application is acceptable or not, and on what terms **Part B**. This process is called underwriting.

WHAT HAPPENS NEXT?

Once we've completed our assessment of your application, we'll notify your Financial Adviser. You may be offered a

contract on standard or non-standard terms. Standard terms means that no premium loadings or exclusions have been applied to the contract.

For both standard and non-standard terms, we won't consider claims for the following excluded conditions **Part A**:

- The misuse of solvents or substances used for other than their stated purposes.
- The use of illegal substances or drugs not taken under the advice or supervision of your Doctor.
- The misuse of alcohol.
- Pregnancy/childbirth.
- Sterilisation unless on the grounds of medical necessity.
- Any operation or treatment that isn't medically necessary, including cosmetic surgery.
- Your criminal conduct or participation in a criminal act.
- When an accident or injury is relating to/arising from participation in competitive or non-competitive motor sports.

If you're offered a contract on non-standard terms, this means that in order to accept the risk, we've found it necessary to apply certain specified conditions by restricting cover and/or charging additional premiums. These will be in addition to the

standard excluded conditions referred to in the Schedule and listed above. We'll explain any non-standard terms in the offer letter **Part B**.

Don't forget, where we exclude conditions related to back disorders or mental illness, we'll offer a 5% discount from your base premium for each of these excluded conditions (maximum of 10%).

In some instances, we may not be able to offer you the terms you apply for. If this happens, we'll notify your Financial Adviser and if possible, offer alternative terms.

When your application is approved, you'll become a Member of the Society. You'll then be subject to both the Schedule and the General Rules of the Society. You'll receive a Membership pack that'll include full details of your Membership along with an advance notice letter which details when premiums are due and how much they'll be.

6. HOW AND WHEN DO I PAY MY PREMIUMS?

Premiums are paid monthly by Direct Debit in advance of cover **Part C**. The first payment will activate your Income Assured Enhanced contract and thereafter premiums will fall due on, or around, the same date each month until the end date of your contract. The collection dates available are the 6th and 18th of each month.

7. WHAT HAPPENS IF I GET INTO ARREARS WITH MY PREMIUMS?

If you don't continue to pay your premiums, your contract will fall into arrears and you won't be eligible for any of the benefits of the contract **Part C**. If your contract falls into arrears, we'll contact you and ask you to make a payment to clear the arrears **Part C**.

If you don't make a payment and/or clear the arrears and you miss four months' payments, we'll close your contract. You'll no longer be a Member of the Society and you won't be entitled to any benefits **Part K**.

If you fall into arrears or have difficulty in paying your premiums, please contact your Financial Adviser or our **Member Services Team** without delay on **0800 587 5098** or **memberservices@cirencester-friendly.co.uk**. You can also refer to our Additional Support page at **www.cirencester-friendly.co.uk/member/additional-support** where we've gathered details of all the options available and external organisations that may be useful.

8. CAN I MAKE CHANGES TO MY CONTRACT ONCE IT HAS STARTED?

Provided you're not in arrears, you can apply to make changes to your Income Assured Enhanced contract to suit your personal circumstances.

Where there is an increase in risk, any change will be subject to medical underwriting and could result in different terms or a change in premium **Part B**.

PLEASE NOTE

If you're in claim, you can't make changes to your contract where there's an increase in risk. Please refer to the table below to see where an increase in risk applies.

In some instances, we may not be able to approve your application to change your contract. You'll be notified in writing of any changes prior to acceptance. The following table will help you to decide if underwriting will apply.

To ensure Income Assured Enhanced continues to meet your needs, we encourage you to keep us informed by telling us of any of the following changes **Part B**:

- A change in the earnings you told us about.
- Any increase in your entitlement to income from your employer in the event of illness or injury.
- Any increase in your income protection cover from another insurer.
- A change of your address.

Reduction in risk - no underwriting	Increase in risk - subject to underwriting
Increase in the deferred period	Reduction in the deferred period
Reduction in cover	Increase in cover (not permitted in the last five years of your contract)
Removal of Day One Accident Protection	Addition of Day One Accident Protection
Removal of indexation	Addition of indexation
Reduction in end date/retirement age	Increase in end date/retirement age

- You move abroad.
- Any change(s) which result in the amount of time you spend working outside of the UK becoming greater than 8 weeks in the calendar year.
- A different occupation to the one you told us about, or if you become unemployed.
- Retirement before you reach the end date of your contract.
- If you're absent from work due to illness or are taking an extended break.
- Anything else you think might affect your entitlement to claim benefit.

As a minimum, we encourage you to review your contract annually, preferably with a Financial Adviser, to ensure it continues to meet your needs.

If you wish to amend your contract, we strongly suggest you speak to your Financial Adviser to ensure the changes are right for you. We'll automatically notify the Financial Adviser who introduced you to the Society of any amendment made on your instruction, unless you specifically tell us not to.

GUARANTEED INSURABILITY OPTIONS

This valuable facility allows you to increase your cover by up to 10% of your current benefit (subject to usual conditions and

not exceeding 60% of your income), without supplying medical information, when one of the following 'lifestyle' events occurs*:

- Marriage or entry into a civil partnership.
- Birth or legal adoption of a child to you or your partner.
- Increase of earnings.
- On taking out or increasing a mortgage on your primary residence.

*Evidence of the above events will be required.

In addition, you can also increase your cover every fifth anniversary of the start date of your contract **Part L**.

CAREER BREAK

Provided you've paid premiums for at least 12 months, you can apply to take a break from paying premiums for up to 12 months without the need for further underwriting when you decide to resume cover **Part J**. This is called a Career Break, and they must commence on the 1st of the month.

When you suspend your premiums, you won't be able to make a claim or be paid benefit for the period of suspension. However, if you've selected the option to accumulate a capital sum and have a credit balance with the Society, you'll continue to earn any interest on that sum.

If you resume paying your premiums within 12 months, you'll be eligible to restore cover to the level it was when you stopped your premium payments and be eligible to claim benefit. If you don't restart premium payments within 12 months of starting your Career Break, we'll contact you to discuss your options.

You may apply to suspend premiums for up to 24 months in total during the life of your contract. Any application to exceed this period is subject to our approval.

9. HOW DO I MAKE A CLAIM?

Follow our simple '3 Steps to Claim':

STEP 1 – LET US KNOW

Please call us on **0800 587 5098** or email us at **claims@cirencester-friendly.co.uk** to notify us of your claim. A member of our **Claims Team** will be happy to help.

STEP 2 – TELL US WHAT HAPPENED

After you've notified us of your claim, we'll ask that you complete a claim form. Once received, we'll be in touch to let you know what happens next.

You can access our online claim form on our website at **www.cirencester-friendly.co.uk**.

Please be aware that if you don't complete step one, we'll still need to speak to you to assess your claim.

STEP 3 – THE PAPERWORK

When asked, you'll need to provide the following information to support your claim via email or post:

- A medical certificate/fit note – confirming you were unable to work due to your illness or injury (this needs to start from your first day off work).
- Evidence of your earnings:
 - Employed: Your last two pay slips and most recent P60 and P11D tax form (if applicable). This allows us to determine your earnings over the last 12 months.
 - Self-employed: Your most recent submitted HMRC tax return (SA100). This will enable us to confirm your most recent taxable earnings and to calculate your benefit entitlement.
 - Company Director (no more than three other shareholders): Your last two pay slips, P60, most recent submitted HMRC tax return (SA100) and latest completed company accounts. We'll use your salary and dividends earned in the 12 months prior to being unable to work.
- A consent form – don't worry, we'll cover this when we contact you.

We'll confirm as soon as we can if your claim is payable. In some instances, we may need further information, but we'll let you know what and why.

WHAT ARE THE TIME LIMITS TO MAKING A CLAIM?

DEFERRED PERIOD

Check what your deferred period is, as this will impact when your claim payment commences. For more information, please see Section 4 or your contract documents.

NOTIFY US OF YOUR INABILITY TO WORK

Do this as soon as possible, so we can complete an assessment of your claim.

LACK OF CO-OPERATION

In the event we request additional information to complete the assessment of your claim, and we don't receive a response, we reserve the right to close your claim after 26 weeks.

WHAT IF MY EARNINGS HAVE CHANGED SINCE I APPLIED?

If you receive less benefit than you were expecting, your level of cover may be too high. This can happen when your evidence of earnings is lower than the earnings you last told us about, or you have some continuing income which we consider when calculating your benefit payment.

Don't forget, if your earnings mean we can't pay you your full benefit amount, we'll apply a Minimum Benefit Guarantee for a

maximum of £1,500 a month (see page 18). You'll still be asked to supply evidence of your earnings for the 12 months prior to claiming, and it's this evidence that will be used to calculate your benefit entitlement **Part D**.

If your earnings have increased since you last told us, then you could be under-insured. It's important that you regularly review your Income Assured Enhanced contract with your Financial Adviser so that it remains suitable for your personal circumstances **Part B**.

WHEN WILL MY CLAIM NOT BE PAID?

On receipt of your claim form and supporting documents, our **Claims Team** will assess your claim. Your claim won't be paid if*:

- Your inability to work doesn't go beyond your deferred period.
- You're no longer incapacitated or don't meet the definition of incapacity.
- You haven't suffered a reduction in earnings because of your illness or injury.
- You're not a permanent resident in the UK.
- You're on maternity or paternity leave.
- You don't pay your premiums.
- Your illness or injury is excluded.

- You're unable to provide the evidence we've asked for in support of your claim.
- You provided us with false information.
- Your income doesn't support your benefit amount.
- You're on a Career Break.

*This isn't an exhaustive list of when your claim wouldn't be paid. Please speak to your Financial Adviser or our **Claims Team** on **0800 587 5098** if you're unsure whether your claim would be paid.

WHAT IF I GO BACK TO WORK BUT I'M OFF AGAIN FOR THE SAME ILLNESS OR INJURY?

If you return to work after receiving benefit, then have to stop work again for the same condition within 52 weeks of returning to work, then your deferred period won't apply and benefit will be paid immediately for qualifying claims **Part D**.

HOW LONG WILL I BE PAID BENEFIT?

You'll continue to receive benefit until:

- You're able to return to your job.
- You choose to start a different job.
- You start voluntary work.
- You stop sending us evidence of your illness or injury.
- You no longer meet the definition of incapacity.
- You fail to keep your premiums up to date.

- You're no longer a Member of the Society.
- You reach the end date of your contract.
- You fail to comply with the reasonable requests of the Society.

HOW MUCH BENEFIT WILL I RECEIVE?

The amount of benefit paid to you will depend on:

- The level of cover you've arranged;
- Your pre-disability earnings (the 12 months prior to being unable to work);
- Any continuing income.

If you have a monthly benefit of more than £1,500, we'll guarantee to pay you at least £1,500 a month, and if you have a monthly benefit of £1,500 or less, we'll guarantee to pay you your chosen benefit amount.

We'll never pay more than your chosen monthly benefit amount, and we will deduct for any continuing income, see Section 2.

Don't forget, it won't be more than 60% of your taxable earnings **Part B** unless Minimum Benefit Guarantee has been applied.

HOW WILL YOU ASSESS MY CLAIM?

Any claim for benefit will be based on the incapacity definition that you've selected:

OWN OCCUPATION

Totally unable to perform your own occupation and must not be doing any other type of work whatsoever. Your regular benefit will reduce to 75% of the initial entitlement after 52 weeks and 50% of the initial entitlement after 104 weeks.

OWN/OWN SUITED

For the first 52 weeks of claim, the Own Occupation definition applies. After 52 weeks, if you're able to carry out some other occupation to which you're suited by training, education or experience, benefit would cease. Your regular benefit will remain at the full rate if you're unable to return to any job you're suited to and you're not doing any other type of work.

HOUSEPERSON

You must not be working but perform a vital role in maintaining the home and looking after the family to enable a partner to go out to work. You must be confined to home or hospital and totally unable to perform the functions of a bona fide Houseperson. Benefit is limited to a maximum of £2,730 per annum.

HOW WILL I GET PAID?

Once we've gathered the information and your claim has been accepted, we'll make an initial payment to your bank account by Bankers' Automated Clearing Services (BACS) transfer.

Beyond this, we'll make fortnightly payments, paid on the 8th and 23rd of each month **Part D**.

All payments can take up to three working days to clear in your bank account.

DO I STILL HAVE TO PAY MY PREMIUMS WHEN I'M IN CLAIM?

You need to continue paying your premiums until your claim has been accepted and your deferred period has ended. After this, premiums won't be collected while your claim is being paid.

CAN I WORK IN ANY CAPACITY WHILST CLAIMING?

No, you must not undertake any form of work whatsoever (including voluntary work) whilst you're being paid or assessed for benefit **Part D**.

WHAT HAPPENS IF I HAVE A PHASED RETURN TO FULL TIME WORK OR GO BACK TO A DIFFERENT JOB?

If you're able to return to work in a restricted capacity or to an alternative occupation, and your earnings reduce, you may be eligible to apply for Recovery Benefit **Part G**. This will be calculated on your new earnings **Part G**.

If you're planning to return to work in any capacity, you should inform us immediately.

WHAT HAPPENS IF I HAVE A TERMINAL ILLNESS?

If you're diagnosed with an incurable illness that, in the opinion of your Doctor, is likely to result in your death, you can claim Terminal Illness Benefit. We ask that you notify us of your condition as soon as possible **Part I**.

Terminal Illness Benefit is paid as a single lump sum equivalent to six months benefit. Terminal Illness Benefit can only be claimed once **Part I**.

You'll also continue to receive benefit in the normal way **Part I**.

10. WHAT HAPPENS IF I DON'T WANT OR NEED INCOME ASSURED ENHANCED ANYMORE?

You may cancel your Income Assured Enhanced contract at any time by contacting our **Member Services Team** on **0800 587 5098** or **memberservices@cirencester-friendly.co.uk**. We strongly recommend that you talk to your Financial Adviser before cancelling to make sure it's the right thing to do. Please note, if you cancel your Direct Debit your contract won't be automatically cancelled, and you'll need to contact our **Member Services Team** if this is your intention.

If you chose the option to accumulate a capital sum, once you've paid premiums for two years you can select to remove the income protection cover and accumulate a capital sum only. If you choose this option, it's important to remember that if you wish to restore income protection cover in the future, it will be subject to underwriting.

If you've accumulated a capital sum and you cancel before you reach your selected retirement age, you'll incur a penalty which won't exceed 10% of your accumulated capital sum. The penalty will reduce by 2% each year in the final five years of your contract. It'll take up to four weeks for us to pay any accumulated capital sum if you cancel your contract.

Your Income Assured Enhanced contract will also end if:

- Your premiums fall four months in arrears.
- You die before your chosen end date.
- Your contract is cancelled because of a serious breach of the Schedule or General Rules of the Society.
- You change your job to one we don't cover.
- You habitually live and work outside of the UK.

If you miss a monthly premium payment, we'll remind you that you must bring your premiums up to date within the next month. If your premiums fall four months in arrears, then your contract will be cancelled, cover will end and you'll no longer be a Member of the Society **Part C**.

If you cancel Income Assured Enhanced within 30 days of the start date, any premiums you've paid to us during this time will be returned to you. After 30 days, premiums won't be refunded.

When Income Assured Enhanced is cancelled, you'll no longer be covered by the Society, you won't be able to make a claim and you won't receive benefit payments from us. There are no penalties or fines for cancelling your Income Assured Enhanced contract, unless you have chosen the option to accumulate a capital sum and you're cancelling before the end date.

11. WHO SHOULD I CONTACT?

FOR GENERAL ENQUIRIES ABOUT INCOME ASSURED ENHANCED

Member Services Team

Cirencester Friendly, Mutuality House, The Mallards, South Cerney, Cirencester, Glos. GL7 5TQ

Tel: **0800 587 5098**

Email: **memberservices@cirencester-friendly.co.uk**

TO MAKE A CLAIM

Claims Team

Cirencester Friendly, Mutuality House, The Mallards, South Cerney, Cirencester, Glos. GL7 5TQ

Tel: **0800 587 5098**

Email: **claims@cirencester-friendly.co.uk**

FOR ADVICE ABOUT INCOME ASSURED ENHANCED OR CHANGES TO YOUR CONTRACT

Please contact your Financial Adviser, as we're not authorised to give advice. If you don't have a Financial Adviser, go to **www.unbiased.co.uk** to find one near you.

PLEASE NOTE

Telephone calls are recorded for training and monitoring purposes.

12. WHAT IF I'M UNHAPPY ABOUT ANYTHING?

Should you have any cause for complaint about the service you've received from us, or about Income Assured Enhanced, please:

PHONE

Call us on **0800 587 5098**

EMAIL

complaints@cirencester-friendly.co.uk

WRITE

The Complaints Team

Cirencester Friendly, Mutuality House, The Mallards, South Cerney, Cirencester, Glos. GL7 5TQ

If your complaint is not dealt with in eight weeks or to your complete satisfaction, you can contact:

The Financial Ombudsman Service

Online: **www.financial-ombudsman.org.uk/contact-us**

Tel: Call **0800 023 4567** or from a mobile **0300 123 9123**

Email: **complaint.info@financial-ombudsman.org.uk**

For further information about our complaints process, please visit our website at **www.cirencester-friendly.co.uk**.

13. IS THERE ANYTHING ELSE I MIGHT NEED TO KNOW?

FINANCIAL SERVICES COMPENSATION SCHEME

Cirencester Friendly is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we become insolvent and are unable to meet our obligations.

For Income Assured Enhanced, the FSCS will cover you for 100% of the total amount of an existing claim with no upper limit. The FSCS will also provide a refund of 90% of the premiums that haven't been used to pay for cover whether you're making a claim under your contract or not*.

Further information is available from **www.fscs.org.uk**.

*This is subject to conditions, limits and requirements set out by the Prudential Regulation Authority (PRA) and subject to change.

FINANCIAL CONDUCT AUTHORITY

The Financial Conduct Authority is the independent financial services regulator. Cirencester Friendly is required to give you information to help you decide whether Income Assured Enhanced is right for you. You should carefully read all the documents referred to and, in particular, the Key Features

Document so that you understand what you're buying, and then keep them safe for future reference. Remember, if you need definitive information, you should refer to the Schedule.

Further information is available from **www.fca.org.uk**.

LANGUAGE & LAW

Income Assured Enhanced will be issued in English and correspondence and communications conducted in this language. Income Assured Enhanced will be subject to the laws of England and Wales. The law and courts of England and Wales will apply in the event of any legal dispute.

Cirencester Friendly

Mutuality House, The Mallards, South Cerney
Cirencester, Glos. GL7 5TQ

Tel: 01285 652492

Email: info@cirencester-friendly.co.uk

Web: www.cirencester-friendly.co.uk



KEY FEATURES

www.cirencester-friendly.co.uk

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