



MEMBER NEWS

& NOTICE OF ANNUAL GENERAL MEETING



WELCOME TO YOUR MEMBER NEWS

When income stops, everyday life doesn't. That's why we exist.

We protect the everyday – by providing income protection that supports real lives, real families, and real futures. Our mission is to ensure financial resilience and peace of mind for all, no matter what life brings.

By putting our Members first

Treating every individual with understanding, empathy, and respect.

By building a strong future

Running a sustainable, responsible business for long-term value and security.

By investing in our people

Creating a place where colleagues feel valued, supported, and able to grow.

By being easy to do business with

Building trusted relationships through clarity, consistency, and care.

We strive to be there when our Members need us most, when they need to make a claim. We're proud to have paid 94% of claims in 2025, maintaining our average of 94% and above for over 15 years.

MAKE SURE THE CONTRACT SUITS YOUR NEEDS

It's important to regularly review your contract with your Financial Adviser to make sure it continues to meet your current needs and circumstances. If you answer "yes" to any of the following questions, it might be worth taking a closer look at whether your contract is still right for you:

- Have your earnings gone up or down?
- Have there been any changes in the sick pay you receive from work if you're off due to illness or injury?
- Has your job changed, or have you become unemployed?
- Are you living or working outside of the UK?
- Have you taken out any other insurances that pay you benefit when you're off work due to illness or injury?
- Have you retired early?

NOTICE OF ANNUAL GENERAL MEETING

The **136th Annual General Meeting of Cirencester Friendly Society Limited** will be held at **Mutuality House, The Mallards, South Cerney, Cirencester, Gloucestershire, GL7 5TQ** on **Thursday 18th June 2026 at 5pm** for the purpose of transacting the following business:

1. To receive the Chair's Statement, Strategic Report, Report of the Board of Management, Financial Statements and the Auditor's Report for the year ended 31st December 2025.
2. To approve the Board of Management's Remuneration Report for the year ended 31st December 2025.*
3. To elect Ben Howe as a member of the Board.
4. To elect Joanne Safo as a member of the Board.
5. To re-elect Andy Morris as a member of the Board.
6. To re-elect David Evans as a member of the Board.
7. To re-elect Andrew Payton as a member of the Board.
8. To re-elect Kate McIntyre as a member of the Board.
9. To appoint PKF as Auditors for the year 2026.
10. To approve partial alteration of the rules, as registered with FCA.
11. To transact any other business not requiring notice of motion.

Members of the Society over the age of 18 may attend the Annual General Meeting to speak and vote on any item on the Agenda.

*You're asked to approve the Board of Management's Remuneration Report by way of an Advisory vote. This is not a legal requirement, but your Board considers it is best practice to enable Members to express a view on this issue.

Signed on behalf of the Board of Directors

Karen Purnell

Karen Purnell
Company Secretary
 Mutuality House, The Mallards, South Cerney, Cirencester, Gloucestershire, GL7 5TQ
 25th March 2026

CAST YOUR VOTE

Don't forget to have your say! Please see your **Proxy Voting Form** for full details on how you can vote.

A copy of the 136th Annual Report & Accounts can be found on the online voting site or upon request from our **Member Services Team** by calling **0800 587 5098** or emailing **memberservices@cirencester-friendly.co.uk**.

WE
 PROTECT
 THE
 EVERYDAY

WATCH HOW WE PROTECT
 THE EVERYDAY BY
 SCANNING THE QR CODE



Or visit our website www.cirencester-friendly.co.uk/about-us

WE'RE HERE FOR YOU

Your dedicated **Member Services Team** and **Claims Team** are on hand to help with all your queries and to be there when you need them most.

They'll go above and beyond for you, from helping you understand your contract, providing details of your added-value benefits, making a claim and more.

Meet some of the faces behind the phones!



LYNNE RICHARDS

Senior Member Services Consultant



JESS HOAD

Member Services Consultant



LORRAINE DREVER

Member Services Consultant



DARREN McCLUSKY

Claims Consultant



JESS CLAPTON

Claims Consultant



CRAIG KENT

Claims Consultant

If you have any additional needs, whether it's a permanent or a temporary situation, please let us know or visit www.cirencester-friendly.co.uk/member/additional-support to find out how we can support you.



0800 587 5098



memberservices@cirencester-friendly.co.uk
claims@cirencester-friendly.co.uk

Telephone hours: 9am-5pm, Monday, Tuesday, Wednesday and Friday, 10am-5pm Thursday (excluding Public Holidays).

CHARITY CONTRIBUTION

We're proud of the difference we make to the communities we work in and whose Members we support. That said, we're pleased to say that for our 2025 nominated charity of the year, **The Churn Project**, we raised a total of...

£7,716

from April 2025 to March 2026, through various fundraising activities.

YOUR CHANCE TO WIN A £50 AMAZON VOUCHER!

As a thank you to our Members, we're running a prize draw for your chance to win one of four* Amazon vouchers worth £50.

HOW DO I ENTER?

It's free to do so. All you need to do is provide your email address to our **Member Services Team**. We'd love to stay in touch with you and having your email address means we can still reach out if you move and forget to update us.

You can do so by emailing memberservices@cirencester-friendly.co.uk or call **0800 587 5098**. Please note that you may be asked some security questions to prove your identity.

To be entered into the draw, please ensure you contact us between 01/05/2026 and 30/06/2026. For anyone contacting after this date, please note you won't be entered into the draw.

The winners will be selected at random on 01/07/2026 by impartial judges and all decisions will be final. The winners will be notified by email by 03/07/2026.

Good luck!

*Prizes will be limited to one voucher per person.

YOUR ADDED-VALUE BENEFITS

Don't forget about the added-value benefits you have access to - which focus on support & wellbeing and perks & lifestyle - at any time and **at no extra cost**.

These include:

- **GP24** - provides you with a virtual GP service via telephone and video appointment with a qualified GP who can be available to you, your partner and children 24 hours a day, 7 days a week.
- **Children's Critical Illness Support** - provides you with a lump sum of £2,500 if your child falls ill with one of the ten listed illnesses.
- **Friendly Voice** (provided by RedArc) - provides you with a confidential telephone service from a personal Nurse, giving you and your partner practical help, emotional support, therapies and even second medical opinions.
- **The 125 Foundation** - provides exclusive financial support to you, communities or causes that are close to your heart.
- **Member Perks** - provides you with access to a wide range of discounts, which help to cut the costs of your weekly bills.

For more information on how to access your added-value benefits, please visit our website at www.cirencester-friendly.co.uk/member/added-value-benefits.

CLIMATE CHANGE

We're always looking for new ways to help the environment and do our part to make a difference.

In 2025, we installed 104 solar panels to generate more of our own electricity, covering 60-80% of our energy use in the summer. We also worked with Stroud Valleys, a local charity for investment in planting, to plant 4,068 trees and hedgerows to help offset our carbon footprint.

A dedicated group of our employees also worked hard last year to transform our car park into a beautiful haven for nature as part of our green initiative. The greenery was carefully chosen to support local wildlife, with plants that will bloom this spring and attract bees and other pollinators.

AWARDS

We're so proud to have achieved the following awards during 2025:

Winners:

- Amy Hampson - Newcomer of the Year (COVER Customer Care Awards)
- Sara Carpenter - Customer Care Champion (COVER Customer Care Awards)
- Best Protection Service (Moneyfacts Awards)
- Best Financial Protection Provider (What Mortgage Awards)
- 5 Star and Most Improved (Financial Adviser Service Awards)

Highly Commended:

- Doing it Better (Protection Review Awards)

GALLERY



Cirencester Friendly is a trading name of Cirencester Friendly Society Limited. Registered and Incorporated under the Friendly Societies Act 1992. Reg. No. 149F. Cirencester Friendly Society Limited is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 109987. V3 (APR 2026)