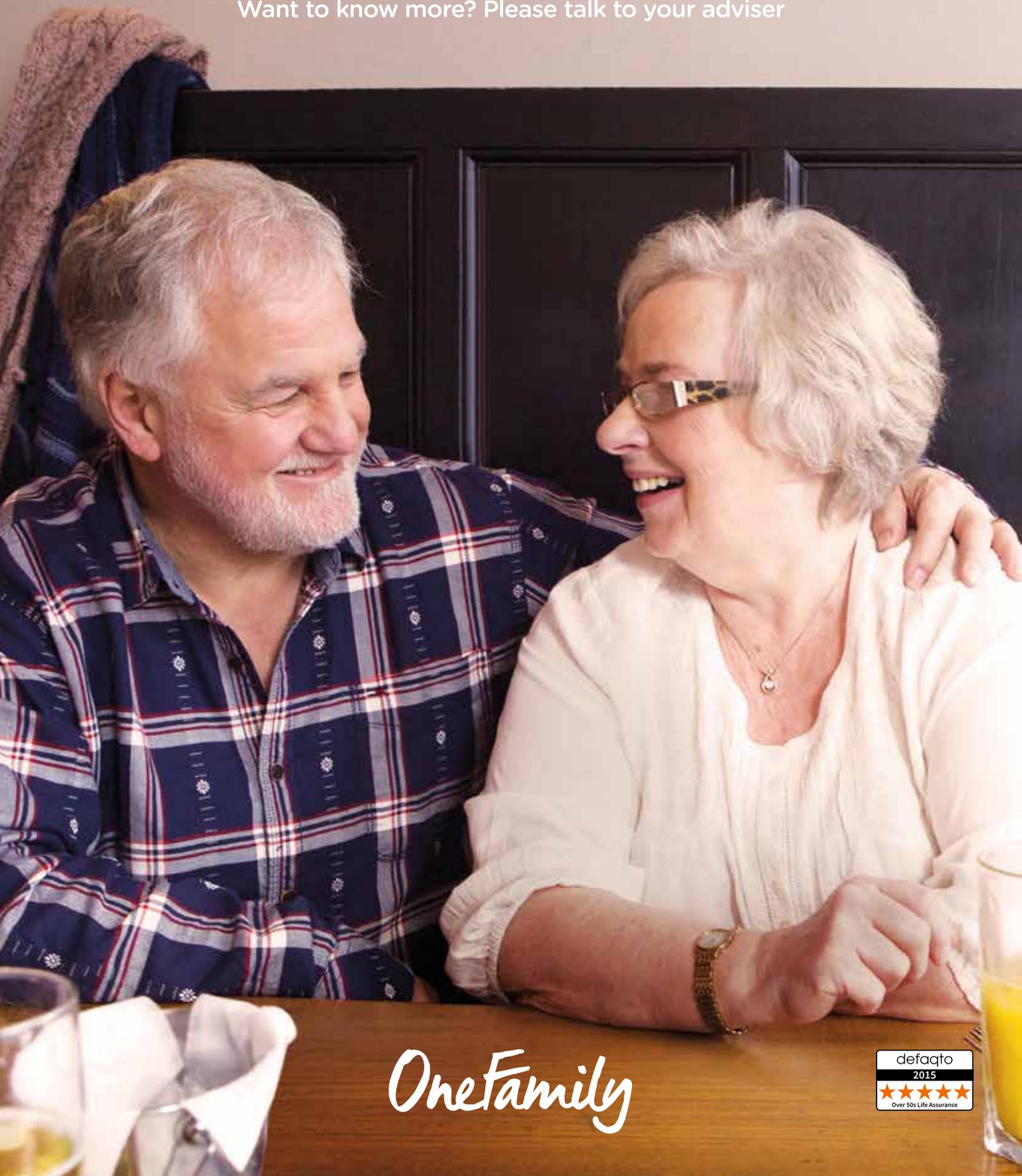


GUARANTEED 50 PLUS LIFE COVER

A simple, affordable way to give peace of mind to the people who matter most

Want to know more? Please talk to your adviser



OneFamily





The average cost of a
burial in the UK is currently

£4,690

Source: A study into UK Burial and Cremation
Costs by Brass Insight May 2014

9% rise

in the cost of a burial
since 2012

Source: A study into UK Burial and Cremation Costs by Brass Insight May 2014

Why consider Guaranteed 50 Plus Life Cover?

Have you noticed how your financial priorities start to change as you get older? We asked a lot of people over 50 what they want from life cover, and they told us what matters most is putting something aside for their loved ones. It could be a lump sum to give them some security, and perhaps pay for your funeral costs, so they don't have to.

Our Guaranteed 50 Plus Life Cover is a simple, affordable way to provide you and your family with a useful cash lump sum.

Making your funeral a little easier to deal with

It can't be helped - a funeral costs a lot of money. So if you can leave a lump sum to help pay for it, you'll be easing the burden on the people who matter. They'll have less to worry about, at a difficult time.

Guaranteed 50 Plus Life Cover isn't a funeral plan, and might not pay for all of your funeral. But if you choose your sum assured carefully, it can at least go a long way towards it. Just bear in mind that, over time, inflation will reduce the value of the cash sum it pays out.

Leaving something to help your nearest and dearest

Of course you care for your loved ones, and it would be good to leave them a legacy. Something to help your partner, children or grandchildren when you're no longer around.

Guaranteed 50 Plus Life Cover is a simple way to leave a cash lump sum. While it's not a savings plan and has no cash value, it does pay out a lump sum for a valid claim. You just need to know that you could pay more in premiums than the plan pays out.

No need for a medical

OneFamily Guaranteed 50 Plus Life Cover does what it says. We guarantee to accept you for cover. That's true even if you have existing medical conditions - and even if you've had difficulty finding life cover that accepts you or has affordable premiums. If you're a UK resident and aged 50 to 80, we'll be delighted to offer you our life cover, with no health questions and no medical.

Any questions?
Talk to your adviser



You may already be familiar with the Defaqto Star Rating system. If so you'll know that if you're looking at a product with the maximum 5 star rating, it's a market leading product. You can't get any better than that.

It means you can trust it to be among those with the widest range of benefits on the market. Our policy also includes features that others don't, such as serious and terminal illness cover. You'll find more details on page 7.

Simple good value for money

Guaranteed 50 Plus Life Cover from OneFamily is a quick, straightforward way to make sure you leave a helpful cash lump sum for the people who matter most. Then you can get on with life, knowing yours is 5 Star covered.

A guaranteed cash lump sum

- Once you've paid into your plan for two years or more, your family can claim a guaranteed cash lump sum to spend as they wish when you pass away.
- If you die as a result of an accident within two years of starting your policy, it will pay out three times the life cover to a maximum of £48,000.
- If you die within the first two years and it's not because of an accident, the policy will pay out 150% of the premiums you've paid.
- Your payout is affected by the premium you choose to pay each month and your age. For example, if you paid in £10 a month you might leave a few thousand pounds, while if you paid in £50 a month you could leave behind a much larger legacy.
- The lump sum paid out normally forms part of your estate so may be subject to inheritance tax.

When you choose your level of cover, it's worth thinking about the effect of inflation, as it will reduce the buying power of the money you leave behind. Bear in mind this is not a savings plan - it only pays out when a valid claim is made. That way, you know a lump sum will be there for your family when they really need it.

Guaranteed acceptance without a medical

- As long as you're aged between 50 and 80 and a UK resident, and even if you smoke or have existing medical conditions.

From just £10 a month

- We offer a range of premiums, up to £75 per month, to suit your needs and budget.
- Once you choose a premium level, we guarantee it will never change.
- When you reach 90, you don't pay any more premiums and you'll still be covered.

Just bear in mind, if you stop your premiums before you're 90, your cover will end and you won't get any money back. Depending on how long your premiums are paid for, you may also pay more in than the plan pays out.

Any questions?
Talk to your adviser

A black and white dog, possibly a spaniel, is sitting on a wooden floor. The dog has a white patch on its forehead and chest. It is looking towards the camera. To the right of the dog, the lower legs and feet of a person wearing blue jeans and black shoes with white socks are visible. The background is slightly blurred, showing other people in a crowd.

Claim

100%

of your cover if you're diagnosed
with a terminal illness

Protection when you need it most

Early payout for serious or terminal illness

Most policies of this type only pay out when you die. But once you've paid in for two years, ours is the only over 50s plan that pays out if you've been diagnosed with a serious or a terminal illness.

The money is yours to spend as you wish - helping with care costs, or making the most of the time you have left.

Claim 20% of your cover if diagnosed with a serious illness

If you're diagnosed with a serious illness after two years, you can claim 20% of your sum assured. This will help give your finances a boost at a challenging time. Also, you'll still have 80% of your sum assured left, which can be claimed if you're diagnosed with a terminal illness or when you pass away. You can only claim the serious illness benefit once.

100% of your cover if you're diagnosed with a terminal illness

If you're diagnosed with a terminal illness after two years, you can claim all your cash lump sum. So you'll have all the benefit of your payout while you're still alive, but your cover will stop at that point.

If you claim for a terminal illness when you've already claimed 20% of your cover for a serious illness, you'll just receive the remaining 80%.

Funeral Funding: one less thing for your family to worry about

If you add our Funeral Funding Option to your plan, its proceeds go straight to your chosen funeral provider to help pay for your funeral. Please note that this isn't a funeral plan, so it may not cover the full cost of your funeral, and your family would need to make up the shortfall.

Our Funeral Funding Option offers a choice of funeral providers to help with your funeral. They'll add a £250 contribution of their own towards your funeral costs, completely free.

This Option can take a big weight from your family's shoulders. They'll know they'll have a lump sum to help pay for your funeral. And because we can release the money without having to wait for probate, your family can go ahead and arrange the funeral you would have wanted.

Any questions?
Talk to your adviser



Supporting
two million
customers

Any questions?
Talk to your adviser

Here to put you and your family first

With OneFamily, the needs of you and your family always come first. Everyone who turns to us for help receives the best care and attention, often at a difficult time in their lives.

When the time comes to make a claim on your Guaranteed 50 Plus Life Cover, you can rely on our experience. We often speak to families who are trying to cope with their grief, as well as having to deal with a relative's financial affairs. And sometimes we speak to customers who are making an early claim, after a very upsetting diagnosis of a serious or even terminal illness.

These are calls we take every working day. So when you and your family need support, you'll receive it from carefully chosen, experienced and well-trained people. At a time like this, the last thing anyone needs is any more stress and worry. So when you call, we promise we'll give you and your family prompt, personal and caring service.

Helpful support services

Sometimes, everyone needs some extra help. Like legal advice with organising a family member's affairs. Or some emotional support, to help deal with a serious illness. Or perhaps just some practical advice on where to find help with a particular problem.

As a OneFamily customer, you'll have the best support possible. We'll put you in touch with a range of valuable services from trusted, independent providers - completely free of charge.

OneFamily Care Advice Service

Arranging care for you or someone you love involves some important decisions. So it's good to know you can get impartial advice from the experts, Grace Consulting. The usual fee is £120, but with us, you can get free advice on care at home and sheltered accommodation, as well as convalescent and residential care.

OneFamily Legal Advice

If you're faced with a legal issue, we can help. The Co-operative Legal Services offers free advice on the first stages of a wide range of legal issues, including buying and selling your home, personal injury claims, family law and employment disputes.

OneFamily Health Support

If you're not well, knowing there's a dedicated Health Adviser always ready to help can make you feel better, straight away. The health specialists at RedArc will answer your questions, give you practical advice, and may be able to arrange a limited course of specialist health support.

Wills Service

You'll want to make sure your will reflects your wishes accurately. The Co-operative Legal Services offers free advice about what to include, how to update an existing will and the role of executors. They'll also advise you on how to plan in case you become seriously unwell or disabled.

Bereavement Advice

It can be difficult to cope after the death of a loved one. With OneFamily, you'll have the support of free initial advice from The Co-operative Legal Services. This covers all the main aspects, such as registering a death and the different forms you'll need to complete. They'll also explain about probate, whether it's required, and who can administer the estate.



£5 million

for what matters to you from the OneFamily Foundation

When you take out a policy with us, you become much more than a customer. You also become part of our financially strong and stable mutual organisation.

Because you matter most

Looking after your family, securing your finances and protecting your health. What matters most to you is at the heart of everything we do.

Have your say in what we do

Your views are vital to us – our business is all about listening to people like you. And the more you get involved, the better we'll be able to meet your needs. We want all our customers to take the opportunity to review our activities, and read our report and accounts – and then vote at our Annual General Meeting.

You can also join our Customer Panel, and comment on all sorts of issues, from customer service to the products we offer. You'll be welcome at our Customer Forums, too. They're relaxed, informal

meetings held all around the country, where you can meet us face-to-face. And, of course, we're pleased to have your feedback at any time – we'd love to hear your views on anything to do with OneFamily.

Sharing our good fortune

Our OneFamily Foundation offers you the chance to share a fund worth £5 million over a five-year period. And it's you who decides how the money is spent.

As a OneFamily customer, you can apply for any of the grants offered by the Foundation. It could be a personal grant worth up to £500, to help your family through a difficult time. For example, we're already helping customers with training, respite breaks, home repairs and modifications and help with mobility or technology.

Or you can suggest deserving projects in your own community for our community awards, worth up to £5,000 or even £25,000. They can be for all sorts of things, from helping to renovate swimming club facilities to creating 'forget-me-not' books for people with dementia. You, your friends and your family can vote for the projects that matter most to you.

You can find out more at foundation.onefamily.com

Any questions?
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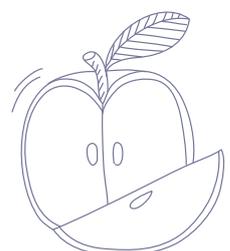
Family



Finance



Health



Any questions? Talk to your adviser

They'll be happy to give you more information, advice or a quote for Guaranteed 50 Plus Life Cover



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