

# Apply now to take care of your loved ones

You've read about how our over 50s life insurance policy is a great way to leave a guaranteed lump sum behind you when you're no longer here. Why not apply now while it's fresh in your mind?

You'll find an application form attached. Simply fill in your details and return it to us by post using the freepost address below. There's no need for a stamp.

Alternatively you can apply online at [www.forestersfriendlysociety.co.uk](http://www.forestersfriendlysociety.co.uk)

## Send your completed application form to:

Foresters Friendly Society  
FREEPOST RLST-SJZE-BACC  
29-33 Shirley Road  
Southampton  
SO15 3EW

**Telephone: 0800 783 4162**

**Visit: [www.forestersfriendlysociety.co.uk](http://www.forestersfriendlysociety.co.uk)**

**Email: [memberservices@forestersfriendlysociety.co.uk](mailto:memberservices@forestersfriendlysociety.co.uk)**

### The Direct Debit Guarantee (please retain this Guarantee for your records)



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Foresters Friendly Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Foresters Friendly Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Foresters Friendly Society or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Foresters Friendly Society asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written notification may be required. Please also notify us.

# Your level of cover

The table overleaf shows the basic sums assured that will be paid out after two years. If you die within the first two years of the policy, the cash sum pay out will be limited to returning the premiums you have paid, plus any bonuses, other than in the case of accidental death when the full sum assured will be paid. Your monthly premiums are invested in our Order Insurance Fund. This is a with profits fund. Dependent on the fund's performance, bonuses may be added yearly to your policy to increase your sum assured, with the possible addition of a final bonus being paid on death. Bonuses will increase the cash sum your dependents will receive, however the addition of any bonus isn't guaranteed.

Simply find your age and, based on your chosen monthly premium, see what basic sum assured you will obtain. If the premium you want to pay isn't shown on the tables overleaf, simply call **0800 783 4162** and ask for a personal illustration.



# Your level of cover

Monthly premium						
Age	£10	£20	£25	£30	£40	£50
50	2,196	5,613	7,321	8,786	11,714	14,643
51	2,112	5,397	7,039	8,447	11,263	14,078
52	2,029	5,185	6,763	8,116	10,821	13,526
53	1,948	4,979	6,494	7,793	10,391	12,989
54	1,869	4,777	6,232	7,478	9,970	12,463
55	1,793	4,581	5,976	7,171	9,561	11,951
56	1,718	4,389	5,725	6,870	9,160	11,450
57	1,645	4,203	5,482	6,578	8,771	10,963
58	1,573	4,020	5,243	6,292	8,389	10,487
59	1,503	3,842	5,012	6,014	8,019	10,023
60	1,435	3,667	4,783	5,740	7,653	9,566
61	1,368	3,496	4,560	5,472	7,296	9,120
62	1,303	3,329	4,342	5,210	6,947	8,684
63	1,239	3,167	4,131	4,957	6,609	8,262
64	1,177	3,009	3,924	4,709	6,279	7,849
65	1,117	2,855	3,723	4,468	5,957	7,447
66	1,058	2,705	3,528	4,234	5,645	7,056
67	1,002	2,560	3,339	4,006	5,342	6,677
68	946	2,419	3,155	3,786	5,048	6,310
69	893	2,282	2,976	3,572	4,762	5,953
70	841	2,149	2,803	3,364	4,485	5,607
71	791	2,020	2,635	3,162	4,217	5,271
72	742	1,895	2,472	2,967	3,955	4,944
73	694	1,774	2,314	2,776	3,702	4,627
74	648	1,655	2,159	2,591	3,454	4,318
75	602	1,540	2,008	2,410	3,213	4,017
76	558	1,426	1,861	2,233	2,977	3,721
77	515	1,315	1,715	2,059	2,745	3,431
78	472	1,205	1,572	1,886	2,515	3,144
79	429	1,096	1,429	1,715	2,286	2,858
80	386	985	1,285	1,542	2,056	2,570

## Monthly premium

Age	£60	£70	£80	£90	£100
50	17,571	20,500	23,428	26,357	29,286
51	16,894	19,710	22,525	25,341	28,157
52	16,231	18,937	21,642	24,347	27,052
53	15,587	18,184	20,782	23,380	25,978
54	14,956	17,448	19,941	22,433	24,926
55	14,342	16,732	19,122	21,512	23,903
56	13,741	16,031	18,321	20,611	22,901
57	13,156	15,349	17,541	19,734	21,927
58	12,584	14,681	16,779	18,876	20,973
59	12,028	14,033	16,037	18,042	20,046
60	11,479	13,393	15,306	17,219	19,132
61	10,944	12,768	14,592	16,416	18,240
62	10,421	12,158	13,894	15,631	17,368
63	9,914	11,567	13,219	14,871	16,524
64	9,418	10,988	12,558	14,127	15,697
65	8,936	10,425	11,915	13,404	14,893
66	8,468	9,879	11,290	12,702	14,113
67	8,013	9,348	10,684	12,019	13,355
68	7,572	8,834	10,096	11,358	12,620
69	7,144	8,334	9,525	10,715	11,906
70	6,728	7,849	8,971	10,092	11,213
71	6,325	7,379	8,433	9,487	10,541
72	5,933	6,922	7,911	8,900	9,889
73	5,552	6,478	7,403	8,329	9,254
74	5,182	6,045	6,909	7,773	8,636
75	4,820	5,623	6,426	7,230	8,033
76	4,465	5,210	5,954	6,698	7,442
77	4,117	4,803	5,489	6,176	6,862
78	3,773	4,401	5,030	5,659	6,288
79	3,430	4,001	4,573	5,144	5,716
80	3,085	3,599	4,113	4,627	5,141

## Application Form

Please read the Key Features before completing this form. Once you have decided which level of cover best suits your needs, please complete this Application Form and return it to Foresters Friendly Society.

### FOR OFFICE USE ONLY

Staff/FA/Int Name

Contact/FA/Int Number

Marketing Code

## 1. Your details

Complete in BLOCK CAPITALS in black ink

Title Mr  Mrs  Miss  Ms  Other

First name

Middle name(s)

Last name

Address

Postcode

Date of birth

Home telephone

Mobile telephone

Email

If relevant, preferred branch no.

## 2. Your monthly premium

Please refer to the previous tables which show the levels of cover by age and insert the monthly premium you want to pay (minimum £10, maximum £100).

£100  £80  £50

£25  £10  other £

### 3. How we will use your data

The information that you provide on this form will be held by Foresters Friendly Society and used to set up and administer the policy for which you are applying and for other business purposes. Further information about how we hold and use your personal information is available on our website ([www.forestersfriendlysociety.co.uk/privacy-policy](http://www.forestersfriendlysociety.co.uk/privacy-policy)).

Where an application is made via a Financial Adviser (FA), you agree to your details being disclosed to that FA until you instruct us otherwise.

We (Foresters Friendly Society, including your Branch) would like to provide you with marketing communications about products, services and events which may be of interest to you by post, email and phone. By providing your details, you indicate your consent to receiving such communications from us. If you do not want to receive these communications, please tick the relevant box(es) below:

I do NOT wish to receive these communications from you by:      post       email       phone

We would also like to share your personal information with third parties who provide complimentary financial products and services to our own so that they can provide you with marketing communications about products and services which may be of interest to you by post, email and phone. By providing your details, you indicate your consent to receiving such communications from those third parties. If you do not want to receive these communications, please tick the relevant box(es) below:

I do NOT wish to receive these communications from third parties by:      post       email       phone

### 4. Money laundering regulations

To comply with anti-money laundering requirements, we may verify your identity by carrying out an online check with a credit agency. The agency will add a note to your reference file to show that an identity check has been made. We may pass information to third parties for the prevention of crime or detection of fraud or where required by law or regulation.

### 5. Declaration

**This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before proceeding. If you do not understand any point please ask for further information.**

**I wish to apply for the 50+ Life Cover policy:**

I have read and understood the Key Features which describes the benefits available and I understand that full cover commences after two years. I confirm that I am a UK resident (excluding Isle of Man and Channel Islands) and aged between 50 and 80 years old. I declare that to the best of my knowledge and belief the statements provided on this Application Form are true and correct.

I understand that I will be entitled to Foresters Friendly Society surplus in the event of the closure of the Society only after having been a member for 5 years. I understand that a copy of the Rules and Memorandum is available on request.

**I confirm that I have not been given advice by Foresters Friendly Society in relation to the purchase of this policy.**

Signature

Date



## 6. Instruction to your Bank or Building Society to pay by Direct Debit



### To The Manager

Name and full address of your Bank/Building Society branch.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Name(s) of Account Holder(s)

\_\_\_\_\_

\_\_\_\_\_

Sort Code    -

Account number

Originator's Identification Number 9 1 5 6 4 9

Reference Number (office use only)

### Instruction to your Bank or Building Society

Please pay Foresters Friendly Society Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Foresters Friendly Society and, if so, details will be passed electronically to my Bank/Building Society.

Signature  Date

Signature  Date

Banks/Building Societies may decline to accept instructions to pay Direct Debits from some types of account, such as a savings account.

## 7. The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Foresters Friendly Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Foresters Friendly Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Foresters Friendly Society or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Foresters Friendly Society asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written notification may be required. Please also notify us.

## 8. Payment nomination form (optional)

Under Friendly Societies legislation you may wish to nominate any person to receive an amount not exceeding £5,000 of the sum payable from the policy on your death. If the value of the policy at that time is less than the amount you have bequeathed to be paid to your nominee, the value of the policy will be paid. The person nominated may not be an officer or employee of Foresters Friendly Society unless also a close relative. If you wish to take advantage of this facility please complete the nomination form below. If you marry after making this nomination then the nomination is annulled, and a new nomination should be made. If you wish to change your nomination at any time please contact us.

I hereby nominate:

Title Mr  Mrs  Miss  Ms  Other

First name

Last name

Relationship to policyholder

Address

Postcode

To receive £  (not exceeding £5,000)

Witnessed by (the witness must not be the nominee, the policyholder or a relation to the policyholder):

First name

Last name

Address

Postcode

Signature

Date  /  /

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Monday - Friday, 9am - 5pm (excluding Bank Holidays)

Information, including a copy of this document, is available in large print, audio and Braille upon request.

Foresters Friendly Society is the trading name of The Ancient Order of Foresters Friendly Society Limited which is an Incorporated Friendly Society (Registration No. 511F) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registration No. 110029).