

Welcome to Scottish Friendly



Welcome. *The feeling's mutual.*

Welcome to Scottish Friendly Assurance. In this leaflet we include important information about Scottish Friendly, including its history, business strategy, products, how you can find out more and how to get in touch.

History

Scottish Friendly is a mutual organisation with over 150 years of experience and is one of the largest mutuals in the UK. All of our policyholders are members of Scottish Friendly, and that includes policyholders transferred from M&GM. As a mutual, Scottish Friendly does not have shareholders so returns are used for the benefit of all members, like you.

Scottish Friendly was established in 1862 and today operates as a financial services organisation dedicated to efficiently providing a wide range of financial products and services right across the UK and the Republic of Ireland.

A decade of growth

Scottish Friendly has expanded significantly over the past decade in particular, through a three-part strategy that involves growing organically, providing business process outsourcing solutions to other financial services organisations and through mergers and acquisitions such as the transaction involving M&GM.

M&GM policyholders can rest assured that, in joining Scottish Friendly, they are in good company. We have a positive track record of welcoming policyholders from other organisations, affording them the efficient service and value for which we are renowned.





Scottish Friendly's Head Office

Organisations that have joined Scottish Friendly over the past decade include Scottish Legal, LANMAS, Pioneer, Rational Shelley and Royal Standard.

Scottish Friendly has been able to successfully transfer and administer the life, pensions and investment products of these organisations, including M&GM, as a result of the flexibility and innovation of its IT platform and investment in dedicated and motivated people. These have been the key elements of our success in growing the business and maximising returns for our members.

Scottish Friendly has been the engine behind recent innovation in the UK life protection market, helping bring new brands to market for partners such as Beagle Street, Smart Insurance, Sorted and more recently Sun Life Direct, among others. These major brands successfully promote Scottish Friendly's products through TV advertising throughout the UK and we are proud to be closely linked with such high-profile, thriving companies.

We are continually adding to our extensive product range, most recently providing customers with access to our innovative

My ISA and My Junior ISA products, all accessible online through our My Plans customer website.

Focused on the future

Despite the difficult financial climate of recent years, Scottish Friendly has consistently proven its ability to flourish thanks to its three-part growth strategy, commitment to flexibility and innovation and dedication to delivering efficient and effective customer service. Scottish Friendly has grown into a substantial financial services organisation, looking after assets of over £2 billion and with over 1.2 million policyholders.

In line with our proven strategy, we shall continue to seek opportunities that will benefit our members by offering quality products and service.

Once again, welcome to Scottish Friendly. I hope you enjoy your experience with us now and in the years to come.

Fiona McBain
Chief Executive

We're here to help



At Scottish Friendly you'll find people who are enthusiastic about saving, investing and protecting; people who are professional when it comes to investing your money, protecting your family and who are helpful in the service they give you.

If you have any questions about your policy, please call our friendly and helpful team on **0333 323 5433***. Lines are open 8.30am to 5.30pm, Monday to Friday. You can also email any questions to **enquiries@scottishfriendly.co.uk** We'll be happy to help.

Finding out more

You can find out much more about us by visiting Scottish Friendly's website – **www.scottishfriendly.co.uk**

In our Customer Centre section, you will find a range of information for our members including a Questions and Answers guide, details on the structure of Scottish Friendly and a section especially for former M&GM policyholders. You will also find up-to-date fund prices there.

You can read our most recent annual newsletter and find out about Scottish Friendly's community involvement, including our award-winning Children's Book Tour sponsorship. The Scottish Friendly Children's Book Tour takes leading children's authors out to meet and inspire children in schools and communities the length and breadth of the UK, including authors such as Children's Laureate, Malorie Blackman pictured here.



Visit **www.scottishfriendly.co.uk** today

*Calls cost no more than calls to numbers starting with 01 or 02 and if you are calling from a mobile phone, calls will count towards any inclusive minutes you have rather than being charged separately.

Invest and protect with Scottish Friendly

Invest

If you're interested in investing over 5 or ideally 10 years, an investment ISA could be a good way to make the most of your money.

Scottish Friendly's investment ISA allows you to invest from just £10 a month or a lump sum from £100. We offer a choice of investment funds so you can choose what's right for you.

One special feature of Scottish Friendly's ISAs is that you can split your investment into different 'pots'. You can give each 'pot' a name whilst keeping track of its value separately. This allows you to monitor your financial goals to see how well you're progressing towards each one.

We also offer a stocks and shares Junior ISA for children aged under 18, so parents, grandparents, relatives and friends can all contribute towards a child's future.

The value of investments can go down as well as up and you or the child could get back less than has been paid in. Tax treatment depends on individual circumstances and tax law may change in the future.

To find out more about investing with Scottish Friendly, visit www.scottishfriendly.co.uk

Protect

Life insurance plans come in all shapes and sizes: from life insurance plans that pay out a lump sum to your family should you die, to more specialist forms of life insurance such as plans for the over 50s and plans designed to pay for your funeral.

Scottish Friendly offers a wide range of life insurance products through our partners Smart Insurance, Sorted, Sun Life, Beagle Street and British Seniors Insurance Agency. You can find out more by visiting www.scottishfriendly.co.uk/life-cover

Please remember life insurance plans have no cash in value.

If you don't pay your premiums on time, or for some policies if the benefit has not been paid out by the end of the selected time, the policy will end and you'll get nothing back.





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Scottish Friendly Assurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Member of AFM, Member of ABI. Details can be found on the FS register – Registration No. 110002.

Scottish Friendly Asset Managers Limited is authorised and regulated by the Financial Conduct Authority. Member of The Investment Association. Details can be found on the FS register – Registration No. 188832.