

This plan has the following risks:

- If you stop paying your premiums under this plan your benefit will cease and the plan will be cancelled
- Failure to review your plan may result in you being unable to claim the full amount
- If you cancel your plan you will not receive any money back
- Benefits received from this plan may affect your entitlement to any other benefit



Providing Financial Security Since 1826

Shepherds **Simple** Protection

Affordable **income protection** if you are unable to work due to sickness or an accident

If you require guidance, please speak to your financial adviser or visit
www.shepherds.co.uk

All references to taxation are to UK taxation and are based on Shepherds Friendly Society's understanding of current legislation and H M Revenue and Customs practice which may change in the future. Please ensure that you read the full Terms and Conditions of this plan which are available from your financial adviser or by contacting us directly.

Find us on:    Follow us on twitter - @Shepherdstfs

The Shepherds Friendly Society Limited Registered Office: Shepherds House, Stockport Road, Cheadle, Cheshire SK8 2AA.
Tel: 0161 428 1212 Fax: 0161 428 3666 Email: info@shepherdsfriendly.co.uk Web: www.shepherds.co.uk

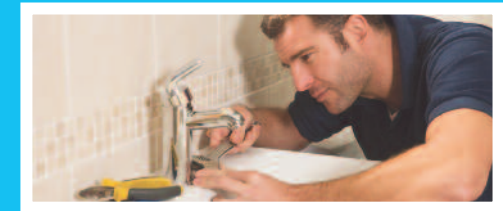
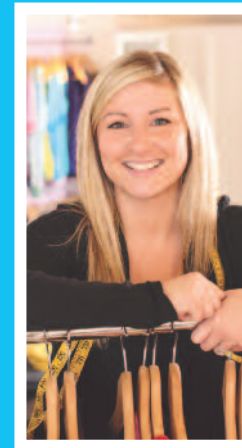
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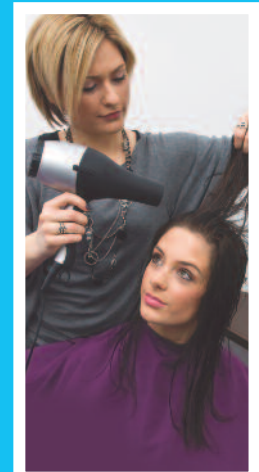
The Head office and Registered office of The Shepherds Friendly Society is based in the United Kingdom.



Providing Financial Security Since 1826



Cover from just
17p
a day*



Our **Simple Protection Plan** is affordable, easy to apply for and pays you a regular income if sickness or an accident means you are unable to work

The Plan is flexible and can be tailored to suit your specific needs at an affordable cost

No matter what line of work you're in, you'll know how important it is to ensure a regular monthly income, but how would you and your family cope if you were unable to work for any extended period of time due to sickness or an accident? The monthly bills would still need to be paid, any savings you have may soon be used up and the problems are even greater for those who are self-employed.

Shepherds Simple Protection is flexible and competitive, ensuring you could receive up to 70% of your normal income if sickness or an accident means an extended period off work.

Shepherds Simple Protection Plan offers:

■ **Premiums start from as little as £5 per month**

Premiums are based on the level of benefit you feel you'd need. You can choose to receive up to 70% of your income and select a waiting period of between 2 weeks and 52 weeks before your benefits start to be paid.

■ **Flexible to meet changing needs**

We all know that income can vary from year to year. The Plan lets you increase or decrease the level of benefit you receive to suit your changing circumstances.

■ **Flexible choice of waiting period**

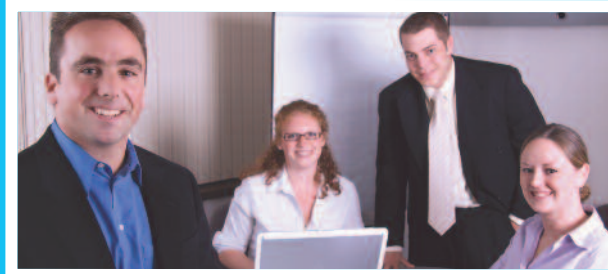
You can maintain control of your premium costs by selecting a waiting period from 2 weeks up to 52 weeks and can change this at any time (but not during a claim) to suit your circumstances.

■ **Inflation cover and waiver of premiums**

You can choose to increase your premiums and benefits in line with the Consumer Price Index to help cover inflation. Waiver of premium is also included in this plan, meaning you do not have to continue to pay premiums whilst you are ill.



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17p
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Sickness or an accident can happen to anyone at anytime.

Get protection today with Shepherds affordable income protection plan.

Sickness or illness can strike any of us at any time and the effects on your family life can be significant. It makes sense to ensure you have at least enough income coming in to meet your regular financial requirements, so why not apply for a **Simple Protection Plan** from Shepherds Friendly today - it couldn't be simpler.

*Male aged 30 with a waiting period of 52 weeks, £710 of cover, premium of £5.04.