

How we are supporting **our**
Members during the
COST OF LIVING CRISIS

INTRODUCTION

Here at Cirencester Friendly, we appreciate that the cost of living crisis has affected people from all walks of life, and we want you - our Members to know you're not alone.

We understand you may need to make financial cuts and Income Protection may not seem like a priority. However, the future is as uncertain as ever, so we're dedicated to making your Membership work for you, no matter what's happening in the world.

That's why we've made some adjustments – we want you to have some options if you're struggling to pay your premiums.



ADJUSTMENTS




We've extended our reduced cover option from **4 to 6 months**, with no underwriting necessary on your return. This means you could pay a **reduced premium** for this 6-month period.



Another option is our temporary suspension of cover. This allows you to keep your contract while paying **only 1/12** of the **premium for up to 12-months**.



If you have an Income Assured contract, we can offer an **additional** career break to the two already offered. This option allows you to suspend your cover rather than having to cancel it, and **you won't need to pay any premiums during this time**.



If you are falling behind with your premiums, **please talk to us** and we'll see how we can help and **support you**.



ADDITIONAL SUPPORT

Don't forget we also have additional benefits to help support you financially and with your well-being.



Our **125 Foundation** can offer **exclusive financial support** to Members.

A great way to help a household.



Member Perks offers a range of discounts across many brands and services, helping **cut the cost** of shopping as well as the expenses of day-to-day life.



Life can be overwhelming without the added stress of financial turmoil, which is why our **Friendly Voice** service, provided by RedArc is on hand to offer advice and support.

Or to simply listen.





Call us on **0800 587 5098** to speak to our friendly **Member Services team** or contact your Financial Adviser to discuss which options may be best for you.

www.cirencester-friendly.co.uk