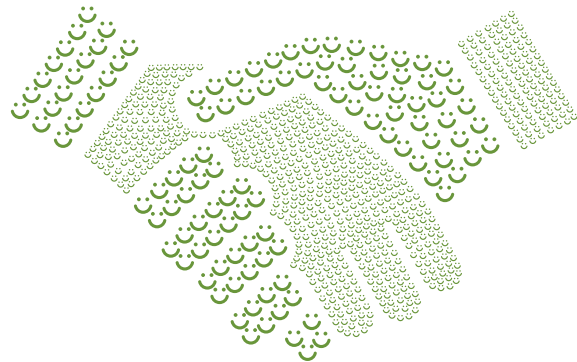
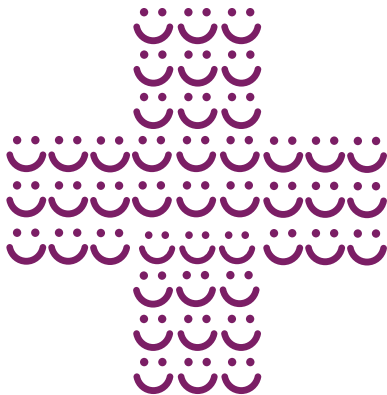
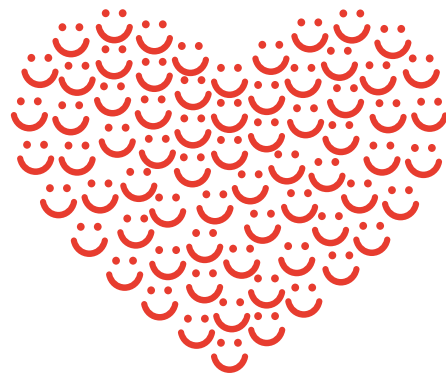
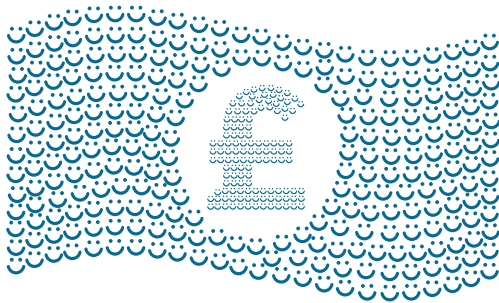


# Mutual Benefits

## 2017

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Keeping members at the heart of all we do

**BRITISH  
FRIENDLY**

It feels good to be covered

# What are Mutual Benefits?

British Friendly is a mutual Society which means we are owned by our members and have no shareholders to pay. This means our number one priority is serving members through paying claims and adding more valuable benefits to our members' policies.

Mutual Benefits is one of the ways we are returning value back to our members, bringing membership to life whether a member claims or not.

Most insurance policies only come to life when something bad happens - with Income Protection this means when you are sick or injured and cannot work. But with Mutual Benefits, our members receive a range of additional discretionary benefits that can be used anytime.



## Mutual Rewards

Helping members save money on day to day spending and rewarding them for the time they've been a member.

- **High street discount cards and e-vouchers**
- **Quarterly prize draws worth up to £1,000**



## Mutual Wellbeing

Helping members stay on track of their health and wellbeing with wellness tools, tips and services.

- **Fitness and diet app with bespoke challenges and prizes**
- **Wellbeing Hub with recipes and links to healthy living resources**



## Mutual Support

Supporting members on their road to recovery or when they face life-altering health events.

- **Death Benefit (discretionary)**
- **Care Assistance Benefit (discretionary)**
- **Bereavement Benefit (discretionary)**
- **Virtual GP consultations**
- **Physiotherapy**
- **Counselling**
- **2<sup>nd</sup> opinion services**
- **Support Hub with charity resources and helplines**



## Mutual Partners

Bespoke offers from selected partners exclusively for British Friendly members.

- **Create a free Will online**

Full terms and conditions can be found on [members.britishfriendly.com](https://members.britishfriendly.com).

### British Friendly Society Limited

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