

# WHAT IS A FRIENDLY SOCIETY?

Friendly Societies are **mutual organisations** that are owned by and run for its members. They have no shareholders and are not quoted on the stock exchange.

As a result, a mutual organisation can **reinvest** back into the business and focus on addressing the **needs** and preferences of its members.



# WHY WE ARE **PROUD** TO BE A FRIENDLY SOCIETY

- We have a strong **heritage**, providing income protection for over 133 years
- We have **no shareholders**, meaning we reinvest straight back into the business to improve our products and services for our members, including our added-value benefits such as our **125 Foundation**
- We offer award-winning **personal service**. With no call centres, you're a name, not a number
- We give our members the chance to **share in our success** via a capital sum option on our Income Assured Enhanced product
- We exist to pay claims and are proud of our 10 year average of paying over **94% of claims**

For more information, visit [www.cirencester-friendly.co.uk](http://www.cirencester-friendly.co.uk) or talk to our dedicated Teams on **0800 587 5098**.