

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 **suspend your cover and premiums 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](http://www.cirencester-friendly.co.uk)