

IMPORTANT: New Recruit Checklist

Make sure you have looked at the following sections of this folder and record your completed actions:

The Police Federation ☐

Members receive support, advice and access to representation should you face an issue. You can also gain access to a host of benefits and discounts from affiliated providers.

Over 95% of Metropolitan Police Officers are currently in the Metropolitan Police Federation.

Metfriendly New Recruit offers including free protection cover ☐

This means your family will be looked after should the worst happen. At our most recent New Recruit event at Hendon, half of New Recruits took advantage of this offer.

Metfriendly's New Recruit webinar ☐

This webinar will give you a brief overview of all the relevant information you need to be aware of as a New Recruit. Described as *"very clear and helpful"* and *"so beneficial and very needed"* by recent attendees.

See overleaf for more details.

Police pension paperwork ☐

Completing this paperwork ensures that details of your family circumstances will be correct, should they be required. This section also includes relevant information if you are interested in transferring existing pensions you may hold.



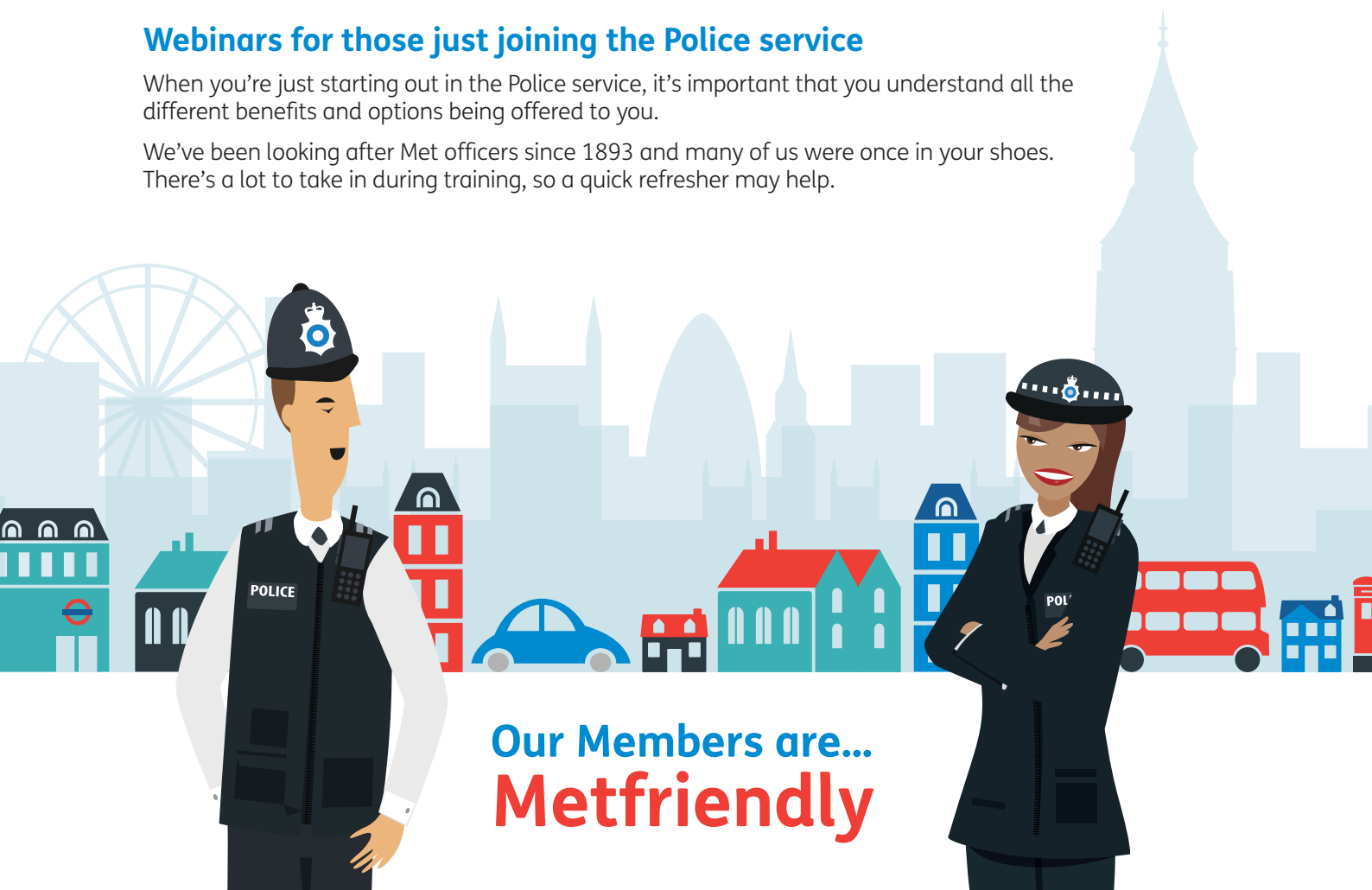
metfriendly
save, invest and protect

New Recruit Seminars

Webinars for those just joining the Police service

When you're just starting out in the Police service, it's important that you understand all the different benefits and options being offered to you.

We've been looking after Met officers since 1893 and many of us were once in your shoes. There's a lot to take in during training, so a quick refresher may help.



Our Members are...
Metfriendly

What you'll learn

For Officers, we'll cover your police pension scheme, talk you through the forms you need to complete and give you the opportunity to ask questions.

Don't delay – book a New Recruit Webinar place today!

These webinars tend to get booked very quickly. To ensure that you are allocated a place, simply go on the link below and select a day and time that suits you.

Feedback provided by Officers, they felt the webinars were very helpful. The New Recruits said that attending a webinar in their first few weeks enabled them to quickly complete the relevant forms correctly and then get on with their studying.

Book your place:

<https://www.metfriendly.org.uk/events/new-recruit-seminars/>

We look forward to seeing you soon.





Congratulations!

Congratulations on becoming an Officer in the Metropolitan Police Service.

This complimentary folio is supplied to you jointly by Metfriendly and the Metropolitan Police Federation.

Inside you will find details of the services offered by the Metropolitan Police Federation, as well as an application form, and information about the products and services offered by Metfriendly – an organisation dedicated to providing London Police Officers and their families with fair and reasonable savings, investment and protection products. Metfriendly are the preferred provider of financial services to members of the Metropolitan Police Federation.

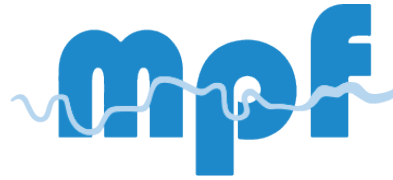
As a new officer you are now eligible to become a member of Metfriendly, and we hope you may see the benefit in doing so.

A handwritten signature in black ink, appearing to read 'Paul Deller', written in a cursive style.

Paul Deller
General Secretary
Metropolitan Police Federation

A handwritten signature in black ink, appearing to read 'Graeme McAusland', written in a cursive style.

Graeme McAusland
Chair
Metfriendly



METROPOLITAN POLICE FEDERATION

Surname: First Name(s): Date of Birth:
Home Address: Postcode:
Home Telephone: Mobile Telephone:
Work email: Home Email:
Rank: Warrant Number:
NI Number:

SECTION 1

Answer (a) or (b) below:

a) I joined Metropolitan Police Service on:/...../..... (Previous Force:)¹

Or

b) I wish to re-join the Police Federation and/or re-start subscriptions

☐

Tick here

SECTION 2

1. Metropolitan Police Federation (MPF) have informed me of the benefits of joining the Police Federation of England and Wales and that I may opt to join the PFEW but am not required to do so.

I wish to be a member of the Police Federation of England and Wales ☐ No ☐ Yes – please complete the statement below

2. MPF have informed me that, as a member of the Police Federation of England and Wales, I may pay subscriptions to gain access to the full range of member services. The MPF have informed me that I am not required to opt to pay subscriptions and that if I choose not to, I will not have access to those services (information about the cost of subscriptions is contained on the MPF website or from the Federation Offices York House.

I wish to pay Federation subscriptions

☐

Yes – I authorise the Commissioner to make the necessary deductions from my salary.

☐

No

SIGNATURE:

DATE:

I understand that a copy of the above information will be retained by the MPF and provided to the Police Federation of England and Wales.

Your data will be retained for the duration of your membership to the scheme(s). PFEW / MPF may delete data after six years after your membership ends by either death or transfer to another scheme to ensure the correct payment of benefits are paid and deal with any enquiries.

¹ Officers who transfer to a new Force will need to complete this form within six months of transferring, even if they were members of the Police Federation in their previous Force.

As a subscribing Member of the Police Federation of England and Wales I would also like to join the following Membership schemes provided by George Burrows, operated by the Metropolitan Police Federation:

Group Insurance Scheme (please select applicable tick box)

☐ **Officer Application** - By signing this application form you confirm that you are currently actively at work in your normal occupation and number of contracted hours, have not been medically advised against working, and have not been absent from work due to ill health or injury in the 8 weeks preceding this application. I hereby make application to join the above scheme as soon as arrangements can be made to commence deductions of £15.81* per month from pay.

☐ **New Recruit Application** - By signing this application form you confirm that you are currently actively at work in your normal occupation and number of contracted hours, have not been medically advised against working, and have not been absent from work due to ill health or injury in the 8 weeks preceding this application. I hereby make application to join the above scheme, I accept the first 32 weeks are free from date of service and wish for deductions of £15.81* per month from my pay to commence following this free period.

*Premium includes Insurance Premium Tax (IPT). The premium payable will be subject to periodic review and may go up or down.

Name of Beneficiary _____

Regulation 28 Cover - £6.76 (free for 32 weeks if purchased with Group Insurance)

I wish to join the Regulation 28 Cover Scheme

☐ No ☐ Yes

Are you currently fit for duty?

☐ No ☐ Yes

Have you been unfit for duty during the previous 30 days?

☐ No ☐ Yes

Travel Insurance - £7.74 (free for 32 weeks if purchased with Group Insurance)

Insurance cover will commence on the receipt of this application. This is a 12 month policy should you fail to complete the 12 months you will be required to pay the full policy before the insurance is issued to you or it may be declined. (EXCLUDING the first 32 weeks free)

If my application is accepted, I agree to remain a member of the scheme for a period of twelve consecutive months subject to my status as a Police Officer.

I wish to join the Constables Travel Insurance Scheme

☐ No ☐ Yes

SIGNATURE:

DATE:

The Information provided on this form will be used by the Federation to process your application for the products indicated and administer your membership. Your contact information will be shared with Metfriendly. Metfriendly will occasionally send you information on financial matters relating to the police as well as their products and services. You will be able to unsubscribe at any time.

If you consent to receive information from Metfriendly via email, please tick this box

☐

New Recruits are only entitled to 32 weeks free Regulation 28 and/or Travel Insurance from date of joining the service if they join the Group Insurance with the Federation subscription. Regulation 28 or Travel Insurance can be purchased individually, but it is to be noted that payment will be taken straight away because you will not be entitled to the 32 weeks free offer. This offer is not available to transferees or serving officers joining a scheme.



Representing the Membership

£2,359,706

Last year over £2 Million in compensation was recovered for Constables of the Metropolitan Police Service.

1988

The Metropolitan Police Federation actioned 1988 files for our members last year.

£263,386

We processed 129 claims through the Criminal Injuries Compensation Authority (CICA) last year and recovered a total of £263,386 on behalf of our members.

£3,334,079

The Metropolitan Police Federation obtained settlements in relation to civil claims totalling over £3 Million for our members.

www.metfed.org.uk



May I take this opportunity to welcome you to the Metropolitan Police Service and more importantly to the Metropolitan Police Federation, this brochure is designed to give you a quick insight into the role of the Federation and the member services that we offer.

As Chairman of the Met Federation, I sincerely hope that you find this brochure useful, if you do have any feedback on its contents I would be glad to hear from you as we are always looking at ways we can improve communication with our membership, my email address is office@metfed.org.uk

Whether it's looking after you through the Group Insurance Scheme, or providing help and welfare support, local Federation representatives will be able to offer advice and guidance in respect of all issues affecting your role within the Metropolitan Police Service.

Please keep the brochure for future reference as it contains useful contact numbers for some other agencies such as the PF claim line, The Metropolitan Police Trading Service and the Friendly Society. Our website address is also included. Please visit the site which has topical debates on Policing issues in the blog section along with more in depth information about the other services listed in this brochure.

Can I ask that you seek out your local Federation representative as a point of contact when you arrive on borough, in the meantime if you have any concerns or worries then please contact our office at Bromley.

Regards

Ken Marsh MBE



METROPOLITAN POLICE FEDERATION



What is the Federation?

The Police Federation is a statutory body which exists to represent the interests of all members of the Police Service from Constable to Chief Inspector.

All Constables become members on the day they are appointed and remain members until promoted to the rank of Superintendent or leave the service.

What does the Federation do?

The Federation is responsible for all negotiations on pay and conditions of service. The latter includes pensions, hours of duty, rest days, annual leave, overtime and allowances – in fact, all matters affecting the lives of police officers. The Federation interests itself in anything concerning the efficiency of the Service and the welfare of its members.

How is it organised?

On each borough or OCU (Operational Command Unit) the Officers elect workplace representatives. These in turn elect one representative to represent the borough or OCU on the Federation Council at force level. These Councils then elect an Executive Committee who make up the Metropolitan Branch Board along with the full time office holders.

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Over 400 Metropolitan officers accessed the services of solicitors and barristers for representation which was paid for by the Police Federation.

”

What does it cost?

The Voluntary Subscription to the Police Federation is deducted from pay per calendar month. All expenditure is in accordance with fund rules, which have statutory basis. As well as financing the running of the National Headquarters at Leatherhead and the Metropolitan Office at Bromley, the Voluntary Fund pays for the administration of all various negotiating bodies, along with the provision of magazines, handbooks and numerous other publications.

Legal and political campaigns involving matters of general principle affecting all members – in particular cases involving pay, pensions and other important conditions of service – are also legitimate expenses

What are the benefits?

Subscribing members are entitled to numerous benefits including:

- Legal assistance in obtaining compensation for injuries sustained on or off duty
- Legal assistance for members charged with an offence arising from driving on duty
- Legal assistance for members facing criminal proceedings for any offence alleged in the performance of their duties
- Legal advice and representation in appropriate discipline matters
- Assistance with medical, pension or DSS Appeals
- Death benefit
- Substantial assistance with funeral expenses
- Administration and assistance with Criminal Injuries Compensation Authority claims and appeals

The Federation has arranged several group life and accident insurance's on behalf of subscribers to the Voluntary Fund and their dependants.

How can the Police Federation help you ?

Each Operational Command Unit (OCU) will have Federation representatives from each rank who will assist and guide you in relation to the support that we offer and the member services that we provide.



Discipline, misconduct and performance

Your representative will ensure that you are being treated fairly and that all of the support mechanisms are put into place in respect of:

- Regulation 13 issues (Probationer Regulations)
- Unsatisfactory Performance Procedures (UPP)
- Misconduct allegations

The Police Federation will also, in appropriate cases, obtain legal advice and if necessary, legal representation in respect of any criminal allegations in connection with your duties, through our specialist retained solicitors.

Employment issues

Your representative will give you support and guidance in respect of employment issues, the Police Federation will, in appropriate cases, obtain legal advice and if necessary legal representation in respect of employment issues that may affect our members, in particular:

- Unsatisfactory attendance
- Fairness at work issues
- Discrimination

Duties

Your representative will represent the membership on your Operational Command Unit in respect of duty rosters and will ensure that Regulations that are in place to protect rights of the membership, are adhered to by management.

Your representative will negotiate with the OCU management on behalf of the membership on any issues that are raised.

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Your Federation representative will ensure that you are treated fairly and in accordance with the regulations and service policy. Guidance will be offered in respect of any case conference, and if required will attend with you.

”



Health and safety

The Federation representative will ensure that Health and Safety regulations are complied with, and for that reason at least one of the representatives on your OCU will conduct regular Health and Safety inspections of the workplace on your behalf, having been fully trained to IOSH standard (Institute of Safety and Health).

Welfare and injury

Your representative will offer advice and guidance in respect of all welfare matters and where appropriate assist the membership in respect of any applications to:

- The Relief Board
- The Rehabilitation Centre at Goring
- The Police Dependants Trust
- The Metropolitan and City Orphans Fund

They will also offer advice and direction in respect of financial difficulties.

Your representative will also offer advice and guidance in respect of medical appointments with the MPS medical officer, and will ensure that your welfare is being supported by your Management and Occupational Health.

We will obtain legal advice on your behalf in respect of any personal injury accident where another party is at fault through our retained solicitors who understand police officers and the implications of being a police officer.

We will offer advice and assist officers in respect of any claim to the Criminal Injuries Compensation Authority (CICA).

Pensions

The Metropolitan Police Federation employ a pension advisor with extensive knowledge and experience who will offer advice and guidance to our members in respect of both Police Pension schemes.

The pension advisor can be contacted via the Federation office at Bromley 020 8464 2322

Met Federation Office

The office at Bromley supports and assists the federation representatives on your OCU. The office deals with all the administrative functions required to service the needs of the 30,000 officers within The Metropolitan Police service.

The staff employed in the office administer the following insurance policies on behalf of the subscribing members;

Regulation 28 (sick pay)

Travel Insurance

Office hours Mon to Fri 8am - 4pm

Telephone number 020 8461 6565

www.metfed.org.uk



The Police

Federation

The Metropolitan Police Federation (MPF) is affiliated to the Police Federation of England and Wales (PFEW) who are the National body that represent all police officers of federated ranks.

All police officers up to and including the rank of Chief Inspector are members of the Police Federation which was established by the Police Act of 1919.

The Police Federation was formed as a direct result of a Government appointed committee of inquiry into the Police Conditions of Service which recommended a substantial increase in pensionable pay and the establishment of a representative body for the police. The proposals of the committee were embodied in a Police Bill, which included a clause prohibiting membership of a trade union.

The Police Federation was originally formed in 1919 when the Police Act received Royal assent.

Since that time there have been numerous inquiries, reports and Royal Commissions in respect of Policing and the officers pay and conditions. The Police Federation have continually campaigned on behalf of the membership for improved pay, conditions and welfare.



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The Police Federation of England and Wales represents the interests of 120,000 officers.

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Group Insurance

Scheme

The Group Insurance scheme is arranged by George Burrows, part of the Heath Lambert Group, the UK's leading independent insurance and reinsurance broker, fully authorised and regulated by the Financial Services Authority (FSA).

£2.7 Million

Last year our Group Insurance provider paid out in excess of £2.7 Million in respect of life assurance claims for our members

Life Assurance

George Burrows have been at the forefront of providing personal protection policies to police officers for over 40 years. After discussing the changing requirements of members of The Metropolitan and City Police Federations, we are now able to offer improved benefits for the life assurance and personal accident schemes.



On average the insurance provider has paid out in excess of £220,000 per annum on personal accident claims.



- This benefit is payable on death by **any** cause
- Premium deducted from pay/pension
- All members of the Metropolitan and City of London Police Forces who subscribe to the Police Federation Voluntary Funds are eligible
- The Life Assurance Scheme is also open to spouses and partners. Spouses and partners may join the scheme provided they join at the same time as a new employee or within three months of either marrying or becoming a serving officer's partner
- Retired officers and their partners may continue to subscribe to the Group Insurance Scheme until the age of 65. Partners can only remain in the scheme if the officer is still subscribing
- Officers retiring on ill health grounds may continue to subscribe to the scheme. Benefits remain the same as for officers retiring in good health
- The payment is made to the 'Trustee's of the Metropolitan Police Federation' under the terms of the 'Trust Deed', which would normally be to the member's chosen beneficiary. This means that the benefit does not form part of the member's estate and is not subject to inheritance tax.

Personal Accident Insurance

If, as a result of an injury on duty or any accident, you suffer permanent total disablement, which is beyond hope of improvement and prevents you from attending to any business or occupation of any and every kind, a benefit payment will be made to you.

If under the same circumstances you suffer the permanent total loss of or loss of use of one or more limbs and eyes, a benefit payment will be made to you.

Weekly benefit is payable for the time you are absent from work as a result of your accident or injury for up to 104 weeks from the date your injury was sustained. Benefit is payable from the eighth day of incapacity.

If immediately following an accident you are admitted to hospital, you will receive a hospital benefit payment for each night of your stay, up to a maximum of seven nights.

All benefits are tax-free, the policy wordings with details of exclusions are available for inspection at the federation office on request.

Legal Expense Insurance

Also included in the Group Insurance is Legal Expense Insurance which covers off duty related matters such as:

- Off Duty Arrests
- Mis-conduct Allegations
- Civil Disputes
- Employment Disputes for Partners

Full details can be found on our website at www.metfed.org.uk



Rehabilitation Centre

Goring

Flint House

Every day, police officers are assaulted or injured. Many injuries and illnesses can lead to sick leave and possibly loss of earnings. If you are injured on or off duty, or suffering from illness, Flint House – the Police Rehabilitation Centre (a registered charity) – can provide sophisticated and intensive treatments to suit your needs and speed your recovery.

The Benevolent Fund

The Metropolitan Police Benevolent Fund is a registered charity to which all Metropolitan police officers are encouraged to contribute. The Benevolent Fund distributes its income to four 'constituent' charities from which serving or former officers and their families or dependents may benefit.

These are:

- The Metropolitan Police Convalescent Home Fund, which pays contributions to Flint House
- The Metropolitan and City Police Relief Fund, which helps serving and former officers who find themselves in financial difficulties. These may arise from a variety of reasons – for example, a prolonged period of personal or family sickness or convalescence following an injury received during the discharge of duty
- The Metropolitan Police Widow's and Widowers Fund, which provides financial help to deserving cases among widows and widowers of former officers. Grants towards the cost of a widow's or widower's funeral may also be made if the deceased's family are unable to afford it
- The Metropolitan and City Police Orphans Fund, which provides financial support for 'necessitous orphans' of officers who have subscribed to the fund while serving and who are either deceased or retired on pension and are so incapacitated as to be unable to contribute materially to the family upkeep

Contributions to the Benevolent Fund are made through Give As You Earn, a payroll scheme which enables registered charities to recover income tax in respect of income paid by taxpayers.

Further information about the Benevolent Fund, the constituent funds or the Benevolent Fund can be found on the Benevolent Fund's Intranet site (MP Benevolent Fund), from your local rep or from Charities and Special Payments, Finance Services, Cobalt Square.



By providing a regular voluntary contribution, you can ensure that you and your fellow officers will receive the level of care you deserve. In addition to its impressive treatment standards, Flint House has the facilities of a high-standard hotel, set in the beautiful Chiltern Hills.

It offers:

- Superb facilities
- Intensive rehabilitation
- Physiotherapy
- Hydrotherapy
- Psychological support and counselling
- Stress management

For further information and contribution details, contact your local rep or: The Administrator, The Police Rehabilitation Centre, Flint House, Reading Road, Goring on Thames, Oxfordshire, RG8 0LL (T 01491 874499)

For preview video please visit

www.metfed.org.uk



Regulation 28

Insurance

Excellent insurance cover, which is available to provide some financial protection if your pay is reduced through sickness under Regulation 28.

This insurance cover will provide some income without any medical or means testing requirement.

Benefit is payable for a maximum of 52 weeks, the first 26 weeks at the half pay benefit level and a further 26 weeks at the higher no pay level. Payment ceases when you return to work.

For further details, contact the Federation offices at Bromley or your local representative.

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Last year the insurance provider paid £257,000 in respect of this policy

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Federation

Travel Insurance

The annual, multi-trip, worldwide travel insurance cover has been arranged by the Met Federation for subscribing members, their spouses or co-habiting partners and their children who are living with them and in full time education, under the age of 22.

General summary:

- Cancellation/curtailment
- Medical and other expenses
- Hospital benefit
- Personal accident
- Personal belongings
- Temporary loss of personal belongings
- Money and documents
- Loss of passport
- Personal liability
- Missed departure - Extra travel, accommodation
- Mugging
- Delay
- Catastrophe
- Withdrawal of services
- Overseas legal expenses and assistance

The cover includes:

- Any number of trips up to 31 days duration
- Winter sports up to 17 days per annum
- Wide range of sports/dangerous activities including bungee jumping, snowboarding, water skiing, white water rafting and scuba diving (to 9 metres)

Cover is also offered at an additional premium (arranged directly with George Burrows) for:

- Family and friends up to age 79 travelling with a member
- Extensions up to 108 days
- Hazardous activities not covered under the standard policy
- Scuba diving up to a maximum depth of 30 metres)

For further information, contact the Federation offices at Bromley or your local rep.



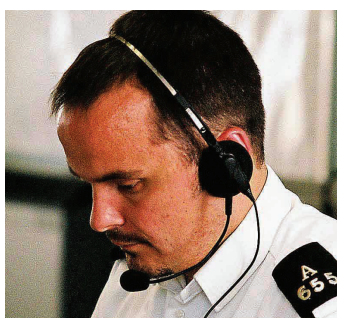
For many years now the Federation has had a very good relationship with Metfriendly – a friendly society established to provide police service members with savings, investment and protection products. We trust them to act in the best interests of all who become members and as such they are the Federation's preferred provider of these financial services.

Metfriendly is a mutual organisation, owned by its members and run purely for their benefit. It has no staff 'incentivised' to sell unwanted products and no shareholders to pay dividends to.

From Income Protection, Critical Illness plans and Mortgage Protection Cover to regular savings plans, ISAs, investment products and more you will find Metfriendly can provide you with a variety of good, solid financial products designed to suit the needs of police service members – and they're all available by convenient deduction from pay.

As a member of the police service you are eligible for membership, and as you begin what we hope will be a long and rewarding career as a police officer we would advise you to think very carefully about your financial security and future. With this in mind we have no hesitation in backing Metfriendly and recommend you have a look at all they offer by visiting their website www.metfriendly.org.uk

As you begin your career in the Metropolitan Police it is important to consider your new financial circumstances, responsibilities and opportunities.



- ISAs
- Regular Savings Plans
- Tax-Efficient Savings Plans
- Lump Sum Investments
- Life Assurance
- Mortgage Protection
- Income Protection
- Critical Illness (with Medical Retirement Benefit)

Metropolitan Police Friendly Society Limited,
 Central Court
 1B Knoll Rise
 Orpington
 BR6 0JA
 Phone: 01689 891454
 Despatch MPFS Orpington
www.metfriendly.org.uk



METROPOLITAN POLICE FEDERATION



metfriendly
 save, invest and protect



INJURED ON OR OFF DUTY?

If you have suffered a personal injury, whether on or off duty, you are covered by Federation funds to pursue a claim for compensation. You have the peace of mind of knowing that a specialist lawyer will handle your claim as quickly and as efficiently as possible.

In the last two years, PF Claimline has recovered £42 million in compensation for police officers and is handling an increasing number of cases for family members.

- Covers all types of accidents
- Cover extended to family members however injured
- Includes claims for Clinical (medical) negligence
- Untraced and uninsured drivers cases also included.

For further information contact your local Federation Office.

To make a Personal Injury claim

Call PF Claimline on:

0800 9171 999

24hrs, 365 days a year www.pfclaimline.co.uk

If you would prefer to make a written application for support with your claim, please contact your Federation Representative or the Federation Office. (contributing Federation members and their families only)





METROPOLITAN POLICE FEDERATION

“You are never too young to make your will,”

Will writing and estate planning services

Why make a will?

You are never too young to make your Will. If there are people in your life that you care for, making a Will is the only way to ensure they are taken care of in the way you would have wanted in the event of your death.

Key points to think about

- ▶ **Intestacy** Make sure your assets are gifted to your loved ones, and not distributed in accordance with the strict intestacy rules.
- ▶ **Guardians** Make sure your children are cared for in the event of your death.

Why now?

Society is changing. More people today are choosing to live unmarried and those that do marry have a greater chance of divorcing. We are wealthier today than ever and we are living longer. The need for estate planning is crucial in today's society.

Why Lifetime Wills?

Lifetime Wills are dedicated to providing you with a friendly and professional service with all aspects of writing your will. Their qualified advisers will visit you in the comfort of your own home to discuss all your requirements. They take pride in their professional yet personal approach to what is a delicate subject for many people.

- ▶ **Experience** They have years of experience assisting clients to plan their estates.
- ▶ **Professional** They have brought the professional practices used in financial services to will writing to ensure the very highest level of professionalism.
- ▶ **Qualified** All of their advisers have the most rigorous of training. Their service is regulated by the Society of Will Writers.

- ✓ **Free consultations**
- ✓ **Home visits**
- ✓ **Will writing**
- ✓ **Asset protection**
- ✓ **Lasting power of attorney**
- ✓ **Inheritance tax planning**
- ✓ **Funeral plans**

FREE DOCUMENT STORAGE

The need for advice

For most people today the need for advice in relation to their estate planning needs is essential. Where advice is needed the cost involved with establishing an in-depth estate plan can be difficult to meet. This is especially so today as times are tough and money is hard to come by.

Cost effective solution

For these people we have developed an online will writing service. You will complete a simple questionnaire to make your fully legal will online. Please visit the web address

www.lifetimesolicitors.co.uk for more information about our online solution.

CONTACT US TODAY

Tel: 01279 437342
Mob: 07947 306332

Mail: debbie.mcknight@lifetimesolicitors.co.uk
Web: www.lifetimesolicitors.co.uk

Mortgage Advice by Bright Advice

Should you require advice in relation to a mortgage then please contact us today



Tel: 01279 437342
Mob: 07947306332
Mail: d.mcknight@brightadvice.co.uk



Lifetime
SOLICITORS

Unit 3 Southview
Business Centre,
Tinwell Road,
Stamford,
PE9 2JL



metfriendly
save, invest and protect

Welcome



Enter our free **prize draw** here for your chance to win:
metfriendly.org.uk/welcome

Metropolitan Police Friendly Society Limited



Scan to enter our
free **prize draw**



metfriendly
save, invest and protect

Metfriendly
Central Court
Knoll Rise
Orpington
BR6 0JA

Phone: 01689 891454
info@metfriendly.org.uk

metfriendly.org.uk

Dear Colleague,

Welcome to Hendon Regional Learning Centre and your new career as a member of the Metropolitan Police Service. We are pleased to inform you that **you're now eligible to become a member of Metfriendly.**

Metfriendly offers a safe, secure place to save or invest your money or get great value financial protection (life, mortgage, income). By taking out a plan with us you automatically become a member and part-owner of Metfriendly.

Our staff are a mix of experienced financial professionals, as well as ex-Met members or relatives of officers and staff - we understand finance AND how the Police Service works.

As part of our **New Student Welcome Programme** we have three exclusive deals for new recruits:

- Start a Metfriendly Lifetime ISA (min £50 per month if you take out the Metfriendly escalator option) and get a **£50 John Lewis e-Gift Card**
- Take out a Monthly Savings ISA (min £30 per month) or a 10 Year Savings Plan (min £25 per month) and get a **£20 Amazon voucher**
- Speak to the Metfriendly staff at their stand on the first floor about **Metfriendly Wellbeing benefits**, which include 12 months free Critical Illness Cover or 6 months free Income Protection Cover.

Please remember to enter the promo code **NSHEN** for any of the above offers. Full details of all our promotions and products can be found at www.metfriendly.org.uk/NSHEN

Once again - welcome! We hope you will recognise the many benefits Metfriendly membership can bring and wish you a long and successful career in the Police.

Yours sincerely,

Graeme McAusland
Chair
Metfriendly

Dear Scheme Member

The Police Pension Scheme 2015

On joining the Police service you will automatically become a member of the Police Pension Scheme 2015 (2015 Scheme). However, membership is not a condition of service and you have the option to leave the scheme if you wish.

Should you wish to re-join at a later date, you may be asked to have a medical examination so that the police authority can decide whether you would be eligible for ill-health benefits. If this determines that the likely cost of providing ill-health benefits is disproportionately high, you can still join 2015 Scheme but will not receive ill-health benefits if you become unable to work.

To ensure that you are fully informed I am pleased to enclose with this letter, some further notes entitled “Your Pension – The Options”, a question and answer sheet, a death grant nomination form and an unmarried partner declaration form. A comprehensive guide to the **Police Pension Scheme 2015** is available via the MPS Intranet at HR Knowledge Management: Pay, Benefits & Rewards ‘Pensions: Overview’.

If you have built up pension rights in a previous employer’s pension scheme or in a personal pension plan you may be able to transfer your pension rights into the Police Pension Scheme 2015. Because of the time limits laid down in Regulations it is important to deal with this aspect at the earliest opportunity. If you wish to obtain details of the service credit available from a transfer, please complete the enclosed Form 8400 – ‘Transfer of previous pensionable service’.

Any officer **not** wishing to remain a member of the Police Pension Scheme 2015 should complete the enclosed ‘Option Form’ - Form 8481.

If you have any questions about Police pensions which have not been answered please write to Equiniti Paymaster at the PO Box address above, or through the internal mail to SSCL Payroll, alternatively you can contact us on 0300 123 0828 (internal 782222).

Regards

Equiniti Paymaster - Pension Manager

Equiniti Paymaster Administering Pensions on behalf of the Metropolitan Police Service

YOUR PENSION – THE OPTIONS

Under the provisions of the Social Security Act 1986 membership of an occupational pension scheme is not a condition of service. On joining the Police Service you will automatically become a member of the Police Pension Scheme 2015 (2015 Scheme) but you will be able to leave the scheme if you wish.

You can build up benefits in a number of ways i.e.

- remain in the Police Pension Scheme 2015
- contribute to a personal pension plan, or
- contribute to the State Second Pension (S2P)

A decision to leave the 2015 Scheme may be made at any time. If you have recently joined the Service and apply to leave the scheme within three months of joining, the option to leave the Police Scheme will be backdated to the date of your appointment.

If you have more than two years service or have transferred in benefits from another pension provider, you will be entitled to a deferred pension payable at your state pension age.

If you leave the Police Pension Scheme 2015 you may apply to re-join although a medical examination may be required, for which you would have to pay the cost. If you opt out of the Police Pension Scheme 2015 within 12 months after opting in, you may not opt in again until after the end of that 12 month period.

THE POLICE PENSION SCHEME 2015

The details of the Police Pension Scheme 2015 are contained in the Police Pension Regulations 2015.

Some of the main features of the Police Scheme that should be remembered are:

- member's contributions are approximately a third of the estimated costs of providing pensions and other benefits (the remaining cost being met by police authorities and central government).
- a normal pension age of 60 for ranks up to and including Chief Inspector
- you will build up a pension pot of $1/55.3^{\text{th}}$ of your pensionable earnings for each year you are a member of the pension scheme.

- an entitlement to an ordinary pension on retirement after completion of at least 2 years qualifying service. Such a pension would usually be payable at the normal pension age of 60 but can be paid from age 55 subject to a reduction being applied
- the opportunity to commute part of your pension in exchange for a lump sum upon your retirement.
- the pension is index-linked in accordance with pensions increase legislation
- widow(er)s', civil partner and the provision for a partners pension, at half rate, are payable together with childrens' allowances, as appropriate and are index linked.
- a death-in-service grant of three times annual pensionable pay is payable in respect of scheme members
- ill-health pensions are payable to members with at least two years pensionable service who have to retire on health grounds and are index-linked. Ill-health pensions are only enhanced where the officer is incapable of any regular employment. However, if when you joined (or re-joined) you were designated by the police authority as being ineligible for ill-health benefits, you cannot receive an ill-health pension.

OPTING OUT OF THE 2015 SCHEME

There are a number of consequences to bear in mind including;

- If you build up two or more years service and opt out before age 55 you will be entitled to a deferred pension payable at State Pension Age. The pension can be taken early from age 55 subject to an actuarial reduction being applied.
- If you die while in service but you are not a member because you have opted out, you are not covered for death in service benefits therefore no death grant is payable. A surviving adult pension and an eligible child pension may be payable in the event of your death.
- If you are not an active member of the Scheme you will not be eligible for an ill-health pension if you leave the police force should you be declared medically unfit. If you are a deferred member who has left the force you may qualify for early payment of your deferred pension on grounds of ill-health if you are assessed as permanently unfit for any regular employment and you are eligible for ill-health benefits.
- As a Scheme member you receive tax relief on your pension contributions and until April 2016 you also pay lower National Insurance contributions; these will increase should you opt out of the Scheme.

THE STATE SECOND PENSION (S2P)

The State Second Pension provides a pension payable from state retirement age in addition to the basic state pension. You can obtain a forecast of your State benefits on-line at:

www.gov.uk/state-pension-statement

PENSION TAX CHANGES – THE ANNUAL ALLOWANCE

The Government has announced some major changes to the pensions and tax regime.

With effect from the tax year 2018/19 the Annual Allowance for tax privileged saving is £40,000.

The changes are most likely to affect police officers on higher salaries but could also affect those who receive a significant pay rise and consequently a large increase in pensions saving.

An Annual Allowance charge may be triggered by any police officer whose pension saving increases by more than the £40,000 Annual Allowance in any Pension Input Period.

The Pension Input Period for all the Police Pension Schemes is 1 April to 31 March as advised in Home Office Circular 7 of 2006.

Equiniti Paymaster Administering Pensions on behalf of the Metropolitan Police Service

Police Pension Scheme - Option Form (Form 8481)

REQUEST TO OPT OUT OF THE POLICE PENSION SCHEME

Please read carefully the notes entitled “YOUR PENSION – THE OPTIONS” before deciding whether you wish to opt out of the Police Pension Scheme. Please then read and complete this form if appropriate.

You should only complete this form if you:

- are a new Officer and **do not wish** to become a member of the Police Pension Scheme, *(the completed form should be passed to Recruit Admin).*
- are a serving Officer and **do not wish** to remain a member of the Police Pension Scheme, *(the completed form should be sent to Equiniti Paymaster at the above PO Box address or through the internal mail to SSCL Payroll).*

TO BE COMPLETED IN BLOCK CAPITALS

Surname First Name

Rank Warrant Number

Date of Birth Location & Divisional No.

Date of Joining Nat. Ins. No.

Declaration

I have read the notes entitled “YOUR PENSION – THE OPTIONS”.

I do not wish to become/remain a member of the Police Pension Scheme.

I understand that

- (1) I am giving up my rights to benefits from the Police Pension Scheme (apart from those already earned)
- (2) If I remain in the Police Service I may apply to re-join the Police Pension Scheme in force at that time although a medical examination may be required when I apply.
- (3) I retain my rights in respect of future police service to injury benefits in appropriate circumstances.

Signature Date

Work email address

Equiniti Paymaster Administering Pensions on behalf of the Metropolitan Police Service

Police Pension Scheme 2015 (2015 Scheme) – Your Questions Answered

What pension can I expect to receive on retirement?

Answer – You will build up a pension pot of 1/55.3th of your pensionable earnings each year you are a member of the pension scheme. Each of these annual pension elements would then be updated in line with the Consumer Prices Index (CPI) + 1.25%.

For example, if in a given year you are earning £28,000, your pot for that year's membership will initially be $1/55.3\text{th} \times £28,000 = £506$ of pension per annum. The pot will increase year on year by the rate of CPI + 1.25% until you retire. So if it is 10 years until you retire and assuming that CPI is around 2% per year, that year's pot would be worth £675 per year at the time you retire.

Can I increase my benefits?

Answer – Yes. You are free to take out an entirely separate personal pension plan at the same time as you contribute to 2015 Scheme. The 2015 Scheme does not have a linked Additional Voluntary Contribution scheme.

Is a death-in-service lump sum payable?

Answer – If you die while serving, provided you were a member of the 2015 Scheme (and had not opted out) at the time of your death, a lump sum death grant of three times your final pay at the time will be paid to:

- Your spouse or civil partner, if you have one;
- If you have no spouse or civil partner, and at the discretion of the police authority, to a surviving adult partner (if all relevant documentation has been completed);
- If you have no spouse, civil partner or nominated unmarried partner, and again at the discretion of the police authority, to a person nominated by you;
- Otherwise, to your personal representative - usually the executor of your will - and thus will form part of your estate.

If you are not married or in a civil partnership or have not completed a partner declaration and wish to nominate someone to receive your lump sum death grant you should complete the enclosed 'nomination of death grant' form. A nomination does not override the provision that the grant will go to a surviving spouse or partner, if you have one, but it would take effect if you have no spouse or partner or if both you and your spouse or partner were to die at the same time.

Will my widow(er) /civil partner/nominated partner receive a pension when I die?

Answer - A widow(er) or civil partner or nominated partner will usually receive a pension of one-half of the pension entitlement.

How do I nominate a partner?

You will need to complete the enclosed partner declaration form.

What about the children?

Answer – If you die child allowances would be payable to a child; who is your natural child, stepchild or adopted child, or any other child who was dependent on you (either financially or by reason of disability) at the time of death.

Is maternity leave pensionable?

Answer – Paid maternity leave is pensionable. Unpaid maternity leave is pensionable provided you return to duty for at least six months and during that time pay the contributions equivalent to what you would have paid had you not taken unpaid leave.

Is unpaid leave generally pensionable?

Answer – No. However, there are certain specified circumstances when unpaid leave (i.e. unpaid, maternity or sick leave) may be bought back. Contact the pensions Help Desk for further details.

What is the position if I get divorced or dissolve a Civil Partnership?

Answer – A divorced spouse or ex civil partner has no entitlement to a survivor pension under the 2015 Scheme however, the court may issue an earmarking or pension sharing order.

Can I transfer pension rights from a previous job into the police scheme?

Answer – In most cases it should be possible to transfer previous pension rights into the 2015 Scheme. All recruits are asked to complete a Form 8400 giving details of previous pensionable employment.

Is membership of the Police Pension Scheme 2015 compulsory?

Answer – No. Membership of the scheme is not a condition of service. For benefits of membership please read carefully the guide to the 2015 Scheme and the notes entitled “Your Pension – The Options”.

Enquiries regarding Police pensions should be directed to Equiniti Paymaster either in writing or by telephoning the Help Desk on 0300 123 0828 (internal 782222).

Please note that the information provided is correct for members of the Police Pension Scheme 2015 as at April 2015.

Equiniti Paymaster Administering Pensions on behalf of the Metropolitan Police Service

Transfer of Previous Pensionable Service**FORM 8400**

This form must be completed by all recruits and returned to Equiniti through HRD (Recruits Admin). As regulations governing such matters are complex and specify time limits you should return this form at the earliest opportunity after you have arrived at Hendon.

Please confirm your preferred contact address whilst your transfer is being processed.

Address:

Forename(s): Surname:

Date of Birth: NI no.:

Date of Joining: Warrant No.:

Signature: Contact Phone no.:

Choose Option A if:

- You do not wish to transfer your pension
- Your previous employment was non-pensionable,
- You have had no previous employment or Pension Plan

Choose Option B if:

- You have a pension and would like to enquire into the possibility of a transfer
- You have been a member of another Public Service Pension Scheme

Your Choice

Option A ☐ (nothing to transfer)

Option B ☐ (please complete the box/s overleaf)

Notes:

1. If you were in your previous employer's pension scheme it may be possible to transfer your pension rights into the Police Pension Scheme.
2. Your previous employer may have awarded you a deferred pension. This may be cancelled in favour of a transfer of pension rights into the Police Pension Scheme.
3. If you received a refund of pension contributions this sum would have to be repaid (if scheme rules allow) before a transfer could take place.
4. If you apply for transfer of pension rights, you will be informed of the amount of service/pension credit available in the Police Pension Scheme. You can then decide whether to proceed with the transfer or to retain the alternative benefits available from your previous scheme.
5. If your previous employer is a member of the Public Sector Transfer Club (e.g.. Armed Services) any transferred service credited in the Police Pension Scheme, may be more beneficial than would be the case with another employer. **But you must apply to transfer any deferred benefits within 12 months of joining to benefit from preferential rates.**
6. Officers transferring from another Home Force, PSNI or Scottish Force without a break in service may be able to retain their membership of their previous scheme by completing this form.
7. **If you have any queries please telephone Equiniti on 0300 123 0828.**

Option B – Previous pensionable employment details/Personal Pension Plan details

Please provide as much detail as possible of all previous Public Sector Pension Schemes* as this may affect your pension entitlement. You should mark clearly whether or not you wish to transfer this pension into the Police Pension Scheme.

If you have any other pension benefits you wish to transfer into the Police Pension Scheme please complete the sections below.

Name and full address of Employer/Pension Scheme	Job title/rank	Pay number or Service number or Pension Scheme reference	Period of pensionable service (exact dates if known)		I wish to explore the option of transferring this pension to the Police Pension Scheme
			From	To	
			to		Yes/No
			to		Yes/No

*Civil Service Pension Scheme – Judges Pension Scheme – Local Government Pension Scheme– Teacher’s Pension Scheme – NHS Pension Scheme – Fire and Rescue Workers’ Scheme – Police Forces’ Scheme – Armed Forces’ Scheme

Continue on separate sheet if necessary

Authority to release information

I give Equiniti my authority to contact the above named to enquire about my previous service and/or the possibility of a pension transfer.

Signature: _____ Date: _____

Please ensure you include full contact details of your previous scheme pension administration department.

If you have applied for a transfer, Equiniti will contact you with details once your previous scheme has provided figures. **If you have not received details within 3 months, you should contact Equiniti on 0300 123 0828 to ensure this form has been received.**

The Police Pension Scheme 2015

Nomination or revocation of lump sum death grant

IMPORTANT: Read these notes before you complete this form

1. This form allows you to nominate a person to receive a lump sum death grant if you die in service. The amount of the grant is three times your final pay at the time of death (or immediately before any period of absence without pay).
2. This form applies to members of the Police Pension Scheme 2015 (2015 Scheme).
3. You may nominate anyone you like, including an organisation. You may also nominate as many people or organisations as you like. If you nominate more than one person or organisation, you will need to indicate what proportion of the grant (either a percentage or a fraction) you would like each to receive. If you do not give a proportion, we will divide the grant equally between the people or organisations you have named.
4. The form asks you to state any nominated person's relationship to you. You do not have to give this if you do not wish to, but it will help us deal sensitively with matters if you die.
5. A nomination will not be effective if at the time of your death you leave a surviving spouse, civil partner or unmarried partner who is entitled to benefits under the 2015 Scheme. In these circumstances, the grant will be paid to that person (refer to the 2015 Scheme Member's Guide for more information about the lump sum death grant and about survivor benefits in general).
6. You may wish to consider changing your nomination if your personal circumstances change. It is your responsibility to keep it up to date, including the address of anyone you have nominated.
7. Your pensions administrator will acknowledge the nomination by returning a copy for you to keep. If you wish to revoke your nomination you must do so in writing. You should contact your pensions administrator for a new form.
8. Your nomination is not binding on the police authority. If for any reason we do not pay the grant to the person you have named, we will pay it to your personal representative.

Equiniti Administering Pensions on behalf of the Metropolitan Police Service

The Police Pension Scheme 2015

Nomination of lump sum death grant

Please fill in this form in Black Ink and in BLOCK CAPITALS, and send it to your force's pensions administrator at the PO box address at the top of this form or through the internal mail to Equiniti.

About you

Your name:	
Pay reference / Warrant no.:	
Home address /Work Location:	
	Postcode:
Daytime Telephone No.:	

Your nomination

<i>I nominate the person or people named below to receive a lump sum death grant in the event of my death whilst in service, subject to the provisions of the Police Pensions Regulations. I understand that if I complete this nomination, it will replace any nomination I have made earlier.</i>			
Person or people you wish to nominate <small>(see note 3)</small>	Their relationship to you <small>(see note 4)</small>	Their address or addresses	Proportion <small>(see note 3)</small>
Your Signature:		Date:	

FOR ADMINISTRATOR USE

We have recorded this nomination and cancelled any previous nomination; Date

Company Stamp:

The Police Pension Scheme 2015 Partner Declaration form

- By completing this declaration form you nominate your partner to receive an adult partner's pension payable under the Police Pensions Regulations, subject to the submission of a valid claim in the event of your death.
- This declaration alone does not give your partner entitlement to a pension. If you were to die, the police authority would need to be satisfied that your relationship with your partner met the qualifying conditions for the payment of a pension at the time of your death. Please read this leaflet for more information.
- Please fill in this form in black ink and in BLOCK CAPITALS, and send it to your force's pensions administrator, acting on behalf of the police authority, to the PO Box address at the top of this form or through the internal mail to Equiniti. They will acknowledge that they have received the form by returning a copy of it to you.

PART 1. ABOUT YOU (THE SCHEME MEMBER)	
Your name	
Pay reference / Warrant no.	
Address	
Postcode	
Daytime telephone number	

PART 2. ABOUT YOUR PARTNER	
Partner's full name including title	
Partner's date of birth	
Partner's address (<i>this should normally be the same as the address of the Scheme member</i>)	
Postcode	

Now turn over

PART 3. DECLARATION

- We confirm the following.
 - We have lived together for _____ years, during which time our financial affairs have been interdependent (or the partner has been financially dependent on the Scheme member).
 - We have an exclusive, committed and long-term relationship with each other and we intend to continue this indefinitely.
 - We are not married to each other and we have not formed a civil partnership with each other
 - We are not related in a way that will prevent marriage or civil partnership
 - Neither of us is married to anyone else.
 - Neither of us has formed a civil partnership with anyone else
 - Neither of us is currently nominated as the unmarried partner of anyone else.
- We will tell the scheme administrator in writing if our relationship comes to an end.
- We understand that benefits will not be paid unless the partner provides satisfactory evidence that the declaration above is valid when the Scheme member dies.

Scheme member's signature (***signed in the presence of the witness named below***)

Date

Partner's signature(***signed in the presence of the witness named below***)

Date

PART 4. WITNESS (***NOTE: THE WITNESS IS SIMPLY REQUIRED TO WITNESS THE SIGNING OF THE FORM BY THE SCHEME MEMBER AND PARTNER IN PART 3 ABOVE***)

Name of witness

Address of witness

Postcode

Signature of witness

Date

FOR ADMINISTRATOR USE

We have recorded this nomination and cancelled any previous nomination;

Date

Company Stamp:

The Police Pension Scheme 2015

Nomination or revocation of lump sum death grant

IMPORTANT: Read these notes before you complete this form

1. This form allows you to nominate a person to receive a lump sum death grant if you die in service. The amount of the grant is three times your final pay at the time of death (or immediately before any period of absence without pay).
2. This form applies to members of the Police Pension Scheme 2015 (2015 Scheme).
3. You may nominate anyone you like, including an organisation. You may also nominate as many people or organisations as you like. If you nominate more than one person or organisation, you will need to indicate what proportion of the grant (either a percentage or a fraction) you would like each to receive. If you do not give a proportion, we will divide the grant equally between the people or organisations you have named.
4. The form asks you to state any nominated person's relationship to you. You do not have to give this if you do not wish to, but it will help us deal sensitively with matters if you die.
5. A nomination will not be effective if at the time of your death you leave a surviving spouse, civil partner or unmarried partner who is entitled to benefits under the 2015 Scheme. In these circumstances, the grant will be paid to that person (refer to the 2015 Scheme Member's Guide for more information about the lump sum death grant and about survivor benefits in general).
6. You may wish to consider changing your nomination if your personal circumstances change. It is your responsibility to keep it up to date, including the address of anyone you have nominated.
7. Your pensions administrator will acknowledge the nomination by returning a copy for you to keep. If you wish to revoke your nomination you must do so in writing. You should contact your pensions administrator for a new form.
8. Your nomination is not binding on the police authority. If for any reason we do not pay the grant to the person you have named, we will pay it to your personal representative.

Equiniti Administering Pensions on behalf of the Metropolitan Police Service



metfriendly
save, invest and protect



Side by side with 12 months' FREE Critical Illness Cover, on us

We know that no two days in the job are the same and there's no telling what the next shift will bring. Wherever Police life takes you, we've got your back and we'd love to welcome you to Metfriendly with **12 months' FREE Critical Illness Cover**.

Having backup is always a good plan, and our Critical Illness Cover can provide an invaluable safety net should you unexpectedly become critically ill or injured by one of the medical conditions covered.

Secure your safety net today

With Metfriendly's Critical Illness Cover, an eligible claim will give you a **£25,000 lump sum** if you are diagnosed with a specified critical illness/medical condition or are medically retired from the Police Service. This **rises to £50,000** for some of the medical conditions, if the event is triggered in the execution of Police duties. A payout of this kind could really help to keep a roof over your head and cover other household costs should you be unable to work.

Affordable cover going forward

At the end of the free cover period, you will be contacted to confirm whether you believe this cover will suit your needs going forward. Should you wish to continue with this product after twelve months, premiums will become payable at **£6.95 per month for a non-smoker** or **£8.60 for a smoker**.

What you should know about Metfriendly Critical Illness Cover:

- **It's available to 18-to-34-year-old serving UK Police Officers and Staff**, with cover available up to age 39 (or until you leave the UK Police Force, if sooner)
- **It covers 14 core critical illness conditions as defined by the Association of British Insurers (ABI)** in addition to medical retirement (when a full pension due to ill health is granted, excluding mental or nervous conditions)
- Pre-existing conditions you have had treatment for, or been diagnosed with or notified of prior to applying, which lead to a potentially related claim for any of the specified illnesses, are not covered. Please check the terms and conditions and key features at **metfriendly.org.uk/cc** before applying
- **No medical questions or examination are required** to secure this cover
- Quick, simple and **hassle-free** application process
- **No obligation** to continue after 12 months of FREE cover
- **Easy payment** of your premiums by salary deduction (Met Police or City of London Police only) or direct debit, if you choose to continue with cover
- You must apply within the first three years of your UK Police career
- **Immediate cover** available following submission of successful application.

Metfriendly Critical Illness Cover may be appropriate for those who:

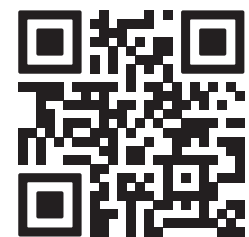
- ✓ currently work for the UK Police Service
- ✓ are aged 18-34
- ✓ want a £25,000 tax-free lump sum if diagnosed with one of the medical conditions covered
- ✓ want a medical retirement benefit (paid Police employees only).

Metfriendly Critical Illness Cover will not be appropriate for those who:

- ✗ are aged 35 or above
- ✗ are looking for a higher benefit or more comprehensive cover with existing medical conditions covered
- ✗ joined the Police Service more than 3 years ago.

Apply today

Secure your **12 months' FREE Critical Illness Cover** by scanning the QR code or visiting **metfriendly.org.uk/cc**
Call us on **01689 891454** or email **protection@mpfs.org.uk** if you have any questions or would like to talk this through.
Please read the Terms & Conditions and Key Features Document before applying.



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You received this information because you agreed to Metfriendly communications. If you no longer wish to receive these, please notify us.

Critical Illness Cover Application form



This product is designed to provide a tax-free lump sum benefit of £25,000 if you are either diagnosed with a specified critical illness or medically retired (on physical grounds) from the Police Service. Please answer the questions carefully as inaccurate information may result in a claim being declined.

Before you apply for our Metfriendly standalone Critical Illness Cover, please be aware that:

- This is available to new recruits who have joined a UK Police Service in the last three years
- You must be aged 18 to 34
- You must currently be employed by a UK Police Service or a Special Constable
- The policy does not cover any pre-existing conditions (see Terms & Conditions and Key Features)
- Cover will expire at age 40 or if you leave the Police Service.

For your own benefit and protection, you should read the Key Features and Terms and Conditions for this product, available by request or on the relevant product page on our website (a copy will also be sent to you once your Critical Illness policy is set up).
If you are in any doubt whether this Critical Illness Cover meets your protection needs, then please call us on 01689 891454 or email info@metfriendly.org.uk

I am a:	<input type="checkbox"/> Serving Police Officer	<input type="checkbox"/> Serving Police Staff	<input type="checkbox"/> Special Constable
Mr/Mrs/Ms/Miss	Surname	Forename(s)	
First line of home address			Postcode
National Insurance Number	<input type="text"/>	Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/>
(This can be found on your payslip or pension statement)		Gender	M <input type="checkbox"/> F <input type="checkbox"/>
Mobile No	Email Address		
Date UK Police Service commenced	<input type="text"/> <input type="text"/> <input type="text"/>	Prefix & Warrant No	
Payroll No (if different)	UK Force/Service		
Do you smoke or have you used tobacco, nicotine products or e-cigarettes (including vaping) in the last 12 months? Yes <input type="checkbox"/> No <input type="checkbox"/>			

Here at Metfriendly we take your privacy seriously. We will use your email address to confirm your application. In addition we will from time to time provide you with relevant information on financial issues relating to the Police, and the products and services we provide, including special offers by post. We will not contact you by phone for marketing purposes. If you prefer not to receive this information by post, you can email us at any time to unsubscribe (enquiries@mpfs.org.uk)

- ☐ If you would prefer to receive relevant information on financial issues and our products & services relating to the Police from us by email or text message, please indicate your consent by ticking the box. You can email us at any time to unsubscribe (enquiries@mpfs.org.uk)

Confirming Your Identity

In order to process your application Metfriendly will refer to Credit Reference Agencies to confirm your identity. This search will leave a 'footprint' on your credit file, which is required to record that the check has taken place. This footprint is not the same as a credit check footprint and has no negative impact on your file. Please read the following:

ID Declaration

I understand that you will undertake a search with a Credit Reference Agency for the purposes of verifying my identity. To do so the Credit Reference Agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained. Your information may be disclosed to a credit reference agency, which may keep a record of that information; and (b) the credit reference agency may disclose that information, and the fact that a search was made, to its other customers for the purposes of assessing the risk of giving credit and occasionally to prevent fraud, money laundering and to trace debtors.

See overleaf

Pre-existing and related medical conditions

Full details of pre-existing conditions and related medical exclusions are covered in the policy document in part 7. A brief summary is below.

Pre-existing critical illness

A pre-existing critical illness is one which an individual has, before the commencement of this policy:

- received treatment for;
- sought advice for;
- experienced symptoms of; or
- been diagnosed with.

In addition, an illness previously suffered which leads to a claim for loss of limb, loss of sight, terminal illness or total permanent disability benefit is also excluded.

Related medical conditions exclusion

No benefit will be paid in respect of any critical illness where a related medical condition existed prior to the commencement of this policy unless the insured person had neither received any treatment, nor experienced symptoms, nor sought advice for that related medical condition for at least two consecutive years since the commencement of this policy.

No Benefit will be paid for any loss of limb, loss of sight, terminal illness, or total permanent disability benefit where a related medical condition existed before cover starts.

Example of pre-existing and related condition exclusion

We will not pay any claim under this policy if the medical retirement/discharge or critical illness is caused, or contributed to, directly or indirectly, by any of the illnesses deemed to be the same critical illness as set out in **Part 7 Exclusions in groups 1-4** of the policy document.

Declaration

- I declare that the foregoing statement is to the best of my knowledge and belief are true and complete. After the initial premium-free period, I authorise the deduction from my monthly salary or by direct debit of all contributions that may become due.
- I hereby apply for Metfriendly Critical Illness cover and accept the terms and conditions as described within the product literature and elsewhere within this application.
- I apply for membership of Metfriendly in accordance with the provisions of its rules (unless I am already a Member) and I agree to abide by Metfriendly's Rules at all times (a copy of Metfriendly's Rules appears on metfriendly.org.uk and is available in printed form upon request).
- I understand that no benefit will be payable for any claim under this policy if the medical retirement/discharge or critical illness is caused, or contributed to, directly or indirectly, by a pre-existing critical illness or a related medical condition.

Signed **APPLICANT**

Date

Promotional Code

NSHEN

The liability of Metfriendly does not begin until the application has been accepted.

OUR DATA PRIVACY STATEMENT We need the information you provide in order to set up the contract between you and us. We will share your data securely with our mailing house partners to send you legally required documents such as your annual benefit statement and invitation to our Annual General Meeting. Your data will only be kept for such a time needed to perform this task. Where possible we use external information to verify your identity and to keep our records up to date on home address changes. We use a third party provider to deliver our marketing emails. We gather statistics around email opening and clicks using industry standard technologies. For more information, please see our privacy notice at metfriendly.org.uk/privacy

Contact Details

Metfriendly, Central Court, Knoll Rise, Orpington, BR6 0JA Phone: 01689 891454 Email: info@metfriendly.org.uk

Metfriendly is a trading name of the Metropolitan Police Friendly Society Limited.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Incorporated under the Friendly Societies Act 1992 and registered in the UK No. 496F

Up to 6 months' premium **FREE Income Protection** for all new officers

- protection against the effects of HALF pay, NO pay AND if you are MEDICALLY RETIRED on physical grounds
- monthly benefit potentially payable to age **60**
- lump sum Critical Illness benefit of **50%** of insured earnings
- after 6 months there is absolutely **NO** obligation to continue the cover (or you can carry it on for as little as £13 a month)
- available to anyone under **50**

Apply Now

- **In person** Talk to a Metfriendly representative
- **Online** Visit www.metfriendly.org.uk/nshen
- **By phone** Call **01689 891454**
- **By post** Internal Mail or Royal Mail – use the form and envelope provided

Remember to enter or quote the promotional code **NSHEN**

Terms and conditions apply visit www.metfriendly.org.uk/nshen



Income Protection Application form



This product is designed to provide you with an income if you are no longer able to work.

You can receive a payout if you are unable to work due to incapacity, medical retirement on physical grounds or are diagnosed with a specified critical illness.

Metfriendly Income Protection may be appropriate for those who:

- ☒ Are currently a salaried officer or staff of a police service in England and Wales.
- ☒ Are aged 18-49.
- ☒ Want a monthly benefit if unable to work due to incapacity or are medically retired (on physical grounds).
- ☒ Want a lump sum benefit if diagnosed with one of nine specified critical illnesses.

Metfriendly Income Protection may not be appropriate for those who:

- ☒ Are aged 50 or above.
- ☒ Hold an Income Protection Plan elsewhere.
- ☒ Volunteer and do not receive a salary from a police service in England and Wales.
- ☒ Are on restricted or recuperative duties.

Mr/Mrs/Ms/Miss	Surname	Forename(s)	
First line of home address		Postcode	
		Date of Birth	Gender M <input type="checkbox"/> F <input type="checkbox"/>
Email Address		Preferred Contact No	

- ☐ We would like to email you from time to time with relevant information on financial issues relating to the police, such as police pay, and products and services we provide including special offers. If you would like to receive the above information **please indicate your consent by ticking the box to the left**. You will be able to unsubscribe from these communications easily and at any time.

Constabulary	Prefix & Warrant/Payroll No	
Rank	Current Position	
Date service commenced	Height	Weight

Your answers to the following questions will help ensure this product meets your protection needs. If you are in any doubt whether this Income Protection Policy meets your protection needs, then please call us on 01689 891454 or email info@metfriendly.org.uk.

1. Are you currently a salaried officer or staff of a police service in England or Wales? Yes <input type="checkbox"/> No <input type="checkbox"/>
2. Are you aged between 18 and 49? Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Do you require a monthly benefit to be paid if you are unable to work due to incapacity or are medically retired (on physical grounds)? Yes <input type="checkbox"/> No <input type="checkbox"/>
4. Do you hold an Income Protection policy elsewhere? Yes <input type="checkbox"/> No <input type="checkbox"/>
5. Are you currently on restricted or recuperative duties? Yes <input type="checkbox"/> No <input type="checkbox"/>

For your own benefit and protection, you should read the **Key Features Document** associated with this product, available by request or on the relevant product page on our website (a copy will also be posted to you once your Income Protection policy is set up). If you do not understand any point, please ask for further information.

Medical Information Questions

Do you smoke or have you used tobacco, nicotine products or e-cigarettes (including vaping) in the last 12 months? Yes ☐ No ☐

If yes, how many do you smoke each day or how long do you vape for?

Please answer the following questions very carefully:

1. Have you ever been advised by a medical professional to reduce your alcohol consumption? ☐ Yes ☐ No
2. During the last 5 years have you ever taken any drugs for recreational purposes? (e.g. cocaine, cannabis, heroin, anabolic steroids) ☐ Yes ☐ No
3. Do you engage or have you any intention of engaging in any hazardous sport or pastime? (e.g. private flying, base jumping, mountaineering) ☐ Yes ☐ No
4. During the last 5 years have you ever been absent from work due to injury or sickness for a period exceeding 5 consecutive days? ☐ Yes ☐ No
5. Are you currently on restricted or recuperative duties? ☐ Yes ☐ No
6. Have you ever tested positive for HIV/AIDS, Hepatitis B or C or have you been tested or treated for any sexually transmitted disease or are you awaiting the results of such a test? ☐ Yes ☐ No
7. Have you ever sought, or are you currently seeking or intending to seek, medical advice for:
 - a) any disease or disorder of the heart or circulatory system, including raised blood pressure? ☐ Yes ☐ No
 - b) stroke, transient ischaemic attack or any form of haemorrhage? ☐ Yes ☐ No
 - c) cancer (including leukaemia, lymphoma and Hodgkin's disease) or any mole or skin marking that has bled, changed or become painful, or any form of tumour or lump? ☐ Yes ☐ No
 - d) diabetes, sugar in the urine or raised cholesterol? ☐ Yes ☐ No
 - e) any disease or disorder of the blood? ☐ Yes ☐ No
 - f) Multiple Sclerosis, Parkinson's disease, Alzheimer's disease, Motor Neurone disease, optic neuritis, numbness, paralysis, loss of feeling, blurred or double vision or any hereditary disorder? ☐ Yes ☐ No
8. Before the age of 60 have any of your parents, brothers or sisters ever suffered from heart or circulatory disease (including heart attack, angina), cancer, stroke, diabetes, paralysis, a disorder of the nervous system, eye disease, familial polyposis of the colon, kidney disease or any hereditary disease? ☐ Yes ☐ No
9. During the past 5 years have you suffered from any illness or injury requiring investigation, consultation, treatment, tests (including blood tests) or advice by a specialist, clinic, hospital or doctor? ☐ Yes ☐ No
10. Do you have any current symptoms or complaint for which you have not sought medical advice but intend to (you do not need to disclose matters relating to uncomplicated pregnancy, fertility treatment, hay fever, common colds and flu or vaccinations)? ☐ Yes ☐ No
11. During the last 5 years have you suffered from:
 - a) epilepsy, fits or blackouts? ☐ Yes ☐ No
 - b) mental illness, anxiety, stress, post-traumatic stress disorder, depression or any other psychiatric or nervous disorder? ☐ Yes ☐ No
 - c) arthritis, rheumatism, gout or trouble with your bones, joints or muscles? ☐ Yes ☐ No
 - d) asthma, bronchitis, pneumonia or other respiratory disorder? ☐ Yes ☐ No
 - e) any disorder of the stomach, digestive system, liver or bowel? ☐ Yes ☐ No
 - f) any kidney or bladder disorder? ☐ Yes ☐ No
 - g) any gynaecological disorder or abnormality of the breast, uterus or cervix? ☐ Yes ☐ No
 - h) any form of allergy, skin complaint or any problem with sight or hearing? ☐ Yes ☐ No
12. Are you presently applying, or during the last 2 years have you applied, for Income Protection or Critical Illness Insurance with any other provider or have you had a policy that has been rated, declined or had any condition excluded? If yes, please provide details below: ☐ Yes ☐ No

13. In the last month, have you
 - a) tested positive for Coronavirus (COVID 19)? ☐ Yes ☐ No
 - b) been tested for Coronavirus (COVID 19) but have not yet received a result? ☐ Yes ☐ No
 - c) been personally advised to self-isolate by a medical professional or the national advice centres (e.g. NHS 111) but have not been diagnosed with Coronavirus (COVID 19) and are still self-isolating? ☐ Yes ☐ No
 - d) had direct contact with someone who's been confirmed or is still suspected to have Coronavirus (COVID 19)? ☐ Yes ☐ No
14. Do you currently have symptoms such as a persistent cough, high fever, fatigue or body aches? ☐ Yes ☐ No

IF YOU ANSWERED YES TO ANY QUESTIONS 1 TO 14, PLEASE PROVIDE DETAILS BELOW.

If you do not do so, the processing of your application will be delayed whilst we obtain this information from you – we cannot consider your application without full details. Please provide details **on the back of this application** if you have **more than two medical conditions** to disclose.

Use the questions shown to provide your answers.

	Condition 1	Condition 2
Which question(s) does the information relate to?		
What medical condition have you been diagnosed with?		
What symptoms have you suffered with?		
When did you first suffer symptoms?		
When did you last suffer symptoms?		
Have your symptoms been continuous?		
Are you receiving any treatment; if yes what treatment?		
Have you had any time off work?		
If yes, how much time off work?		
Are you fully recovered?		

If you answered yes to question 8 family history, please answer the following questions:

Which family member does this relate to?	How old were they at diagnosis?
What medical condition were they diagnosed with?	

A copy of the terms and conditions of the proposed plan and also a copy of the completed proposal form will be made available on request.

Confirming Your Identity

In order to process your application Metfriendly will refer to Credit Reference Agencies to confirm your identity. This search will leave a 'footprint' on your credit file, which is required to record that the check has taken place. This footprint is not the same as a credit check footprint and has no negative impact on your file. Please read the following:

ID Declaration

I understand that you will undertake a search with a Credit Reference Agency for the purposes of verifying my identity. To do so the Credit Reference Agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained. Your information may be disclosed to a credit reference agency, which may keep a record of that information; and (b) the credit reference agency may disclose that information, and the fact that a search was made, to its other customers for the purposes of assessing the risk of giving credit and occasionally to prevent fraud, money laundering and to trace debtors.

Declaration

- I declare that the foregoing statements are to the best of my knowledge and belief true and complete. After the initial premium-free period, I authorise the deduction from my monthly salary of all contributions that may become due.
- I hereby apply for Metfriendly Income Protection and accept the terms and conditions as described within the product literature and elsewhere within this application.
- I apply for membership of Metfriendly in accordance with the provisions of its rules (unless I am already a member) and I agree to abide by Metfriendly's Rules at all times (a copy of Metfriendly's Rules appears on metfriendly.org.uk and is available in printed form upon request).

Signed **APPLICANT**

Date

Promotional Code **NSHEN**

The liability of the Society does not begin until the application has been accepted. Any medical condition that arises prior to the policy start date must be notified to the Society or your claim may be denied.

OUR DATA PRIVACY STATEMENT We need the information you provide in order to set up the contract between you and us. We will only share your health data with our underwriter and reinsurer (your health data includes your answers to the medical information questions within this application). We will share your basic data with our mailing house partners (see our privacy notice) to send you legally required documents such as your annual benefit statement and invitation to our Annual General Meeting. Your data will only be kept for such a time needed to perform this task. Where possible we use external information to verify your identity and to keep our records up to date on home address changes. We use a third party provider to deliver our marketing emails. We gather statistics around email opening and clicks using industry standard technologies. For more information, please see our privacy notice at metfriendly.org.uk/privacy

How did you hear about Metfriendly?

I am a member ☐ Newsletter ☐ I received a letter ☐ Brochure stand ☐ Intranet ☐ Received an email ☐
Personal recommendation ☐ Internet search ☐ Twitter ☐ Facebook ☐ I spoke to a Metfriendly representative ☐
I saw an advert - please state which publication ☐ Other - please state ☐

Publication/Other

Contact Details

Metfriendly, Central Court, Knoll Rise, Orpington, BR6 0JA
Phone: 01689 891454 Fax: 01689 891455 Metphone: 846690 Email: info@metfriendly.org.uk

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Looking to save for your first home?

Open a Lifetime ISA

If you're aged 18-39 years old and wanting to get onto the property ladder, you can start saving up to £4,000 a year, tax-free into a **Lifetime ISA**. The Government will add a 25% bonus to help you fund the purchase of your first home.¹

Have a partner or spouse?

You can both open a Lifetime ISA and you'll each get the government bonus.

Government
bonus of
up to
£1000
per year

¹If you don't use your Lifetime ISA to buy your first home, you can withdraw it from age 60. A penalty will be applied for withdrawals made before reaching age 60 that is for anything other than a qualifying property purchase. Full t&cs are available at metfriendly.org.uk/lisa

Start saving for a deposit on your first home



A Lifetime ISA could help you get onto the property ladder quicker than you might think.

Bonuses and benefits

- The Government will add a 25% bonus to what you save each year (up to £1,000).
- Your partner/spouse can open a Lifetime ISA too, meaning you'll each get a 25% government bonus.
- You can start and stop paying in at any time.
- Keep your money with us for a further three complete tax years and we'll typically add an additional bonus on top, upon withdrawal!
- Your money is invested in our With-Profits Fund, which is designed to balance growth with security.

How do I apply?

- Speak to a Metfriendly representative
- Apply online at metfriendly.org.uk/NSHEN
- Call **01689 891454**

Remember to enter or quote the promotional code **NSHEN**.



²The spouse/partner, parents, children, nieces and nephews, uncles and aunts and in-laws of police officers, staff, volunteers and contractors are eligible to join the Society. For full terms go to Metfriendly.org.uk/eligibility.

Lifetime ISA Application Form



This product is designed to help you save for your first property purchase or to provide a fund that you can access from age 60. The Government will add a bonus of 25% to any contributions that you make.

The product may be appropriate for you if:

- ☒ You are aged 18-39.
- ☒ You have never owned a property.
- ☒ You wish to buy a property in the UK worth up to £450,000.
- ☒ Your property purchase will not take place in the next 12 months.
- ☒ You want to save for your first property but want the flexibility to use the savings to access at age 60 if your circumstances change.
- ☒ You wish to supplement your retirement income and build a fund you can access from age 60.

It may not be appropriate for you if:

- ☒ Your property purchase will take place within the next 12 months.
- ☒ You are 40 and over.
- ☒ You are currently contributing to another Lifetime ISA unless these contributions are transferred to Metfriendly.
- ☒ You wish to use the Lifetime ISA as an alternative to your employer's pension scheme.
- ☒ You expect to inherit a property before you make your first property purchase.
- ☒ You do not have spare funds set aside as an emergency fund (to cover unexpected expenses).

Mr/Mrs/Ms/Miss Surname Forename(s)

First line of home address Postcode

Date of Birth Gender M ☐ F ☐ National Insurance Number

You should be able to find your NI number on a payslip, Form P45 or P60 or a letter from HM Revenue & Customs, a letter from the DWP, or pension order book.

Email Address Contact No

If applying as a serving or retired member of the police service, please complete:

Constabulary Prefix & Warrant/Payroll No

- ☐ We would like to email you from time to time with relevant information on financial issues relating to the police, such as police pay, and products and services we provide including special offers. If you would like to receive the above information **please indicate your consent by ticking the box to the left**. You will be able to unsubscribe from these communications easily and at any time.

If applying as a relative of a serving or retired member of the police service, please complete:

Name of serving or retired member Your relationship

Their Constabulary Their Prefix & Warrant/Payroll No

Your answers to the following questions will help us to ensure the product is appropriate for you and that you understand the nature of a with-profit investment. If you are in any doubt as to whether the Lifetime ISA is appropriate for you, please call us on **01689 891454** or email **info@metfriendly.org.uk**

1. Are you aged between 18 and 39? Yes ☐ No ☐

2. Are you currently contributing to a Help to Buy or Lifetime ISA elsewhere in the current tax year? Yes ☐ No ☐

3. Do you understand significant penalties apply unless used for a first property purchase or as a fund accessible from age 60? Yes ☐ No ☐

4. Are you opening a Lifetime ISA to save for a property purchase? Yes ☐ No ☐

If answer to Q4 is yes, please answer Q5a, b, c

If answer to Q4 is no, please answer Q6a, b, c

5a. Have you ever owned or inherited a property? Yes ☐ No ☐ 6a. Are you opening a Lifetime ISA to save for retirement? Yes ☐ No ☐

5b. Do you expect to inherit a property before you make your first property purchase? Yes ☐ No ☐ 6b. Do you wish to supplement your retirement income and build a fund you can access from age 60? Yes ☐ No ☐

5c. Are you planning on purchasing a property within the next 12 months? Yes ☐ No ☐ 6c. Are you planning to use the Lifetime ISA as an alternative to an employer's pension scheme? Yes ☐ No ☐

7. What type of savings or investments do you currently hold or have held in the past? (please tick all that apply)

- ☐ **None**
- ☐ **Cash accounts**, for example current accounts, savings accounts, notice accounts, fixed term accounts, cash ISAs, national savings, premium bonds and guaranteed bonds.
- ☐ **Fixed interest investments**, for example gilts, index-linked gilts and corporate bonds
- ☐ **Pooled investments**, for example stocks and shares ISA, insurance ISA, with-profit bond/savings, unit trusts and investment trusts.
- ☐ **Direct Investments**, for example: company stocks and shares
- ☐ **Specialist investments**, for example property (not including the home that you live in), gold, commodities, options, futures, derivatives, art and wine.

8. What is your knowledge and experience with savings and investments? (please tick the most appropriate)

	Strongly Agree	Agree	Disagree	Strongly Disagree	Don't Know
a. I am experienced with investing money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. I am knowledgeable about saving and investing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I am knowledgeable about with-profits investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. Have you ever held any with-profits investments? (please tick one)

- ☐ Yes, I have held with-profit policies ☐ No ☐ Don't Know

10. What is the highest level of education you have achieved? (please tick one)

- ☐ **None** ☐ **School exams**, for example GCSE or Higher Certificate ☐ **University Degree**, for example BSc, BA
- ☐ **Post Graduate** ☐ **Vocational Qualification**, for example Certificate of Knowledge of Policing, Police Promotional and/or CID exams
- ☐ **Professional Qualification**, for example, Accountancy, Law or Medicine

11. What is your most recent occupation? (please tick one)

- ☐ Police Officer ☐ Police Staff ☐ Other (please state)

For your own benefit and protection, you should read the **Key Information Document** associated with this product, available by request or on the relevant product page on our website (a copy will also be posted to you once your Lifetime ISA is set up). If you do not understand any point please ask for further information.

I apply to open and subscribe to the Metfriendly Lifetime ISA for the tax year 2022/2023 (06/04/22 to 05/04/23) and any amounts I may decide to invest in subsequent years.

I would like to (please tick all that apply):

- ☐ Make a single lump sum contribution. Amount £
- Please note that lump sums can be added to your Lifetime ISA at any time. Details for how to do this will be sent to you
- ☐ Transfer funds from another ISA provider
- ☐ Transfer funds from a mature Child Trust Fund
- ☐ Transfer funds from a Lifetime ISA held elsewhere
- ☐ Transfer funds from a Help to Buy ISA held elsewhere
- ☐ Pay monthly contributions by salary deduction (ONLY serving Met Officer, serving City of London Officer, or employed as Met Staff incl PCSO)
- ☐ Pay monthly contributions by direct debit

Please enter the monthly amount, £100 minimum or £50 if selecting the Metfriendly Escalator.

Amount £ For tax year 2022/2023 and each subsequent year until further notice.

Metfriendly Escalator ☐ Escalation amount (minimum £10) £20 ☐ £50 ☐ £75 ☐ £100 ☐ Other ☐ £

The Escalator option allows for a reduced initial premium of £50 per month that will automatically increase by a minimum of £10 at the start of each tax year, until you tell us to stop.

The paperwork to transfer from an existing ISA or from a matured CTF is available online at metfriendly.org.uk/transfer

Please note the maximum allowance for the Lifetime ISA is £4,000 for each tax year. If you wish to transfer more than £4K in one tax year to your Metfriendly Lifetime ISA please call us on **01689 891454**.

Metfriendly Escalator

Each year the Metfriendly Escalator will automatically increase your monthly contributions, until you tell us to stop. This increase will take place each April starting in the following calendar year. For example, if you start your plan at £100 per month from September, and set the escalator to £10, your monthly contributions will automatically increase to £110 per month the next April, and increase by the same amount each year afterwards. You can vary, add a lump sum, stop or restart your monthly contributions at any time.

Confirming Your Identity

In order to process your application Metfriendly will refer to Credit Reference Agencies to confirm your identity. This search will leave a 'footprint' on your credit file, which is required to record that the check has taken place. This footprint is not the same as a credit check footprint and has no negative impact on your file. Please read the following:

ID Declaration

I understand that you will undertake a search with a Credit Reference Agency for the purposes of verifying my identity. To do so the Credit Reference Agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained.

ISA Declaration & Authorisation

I declare that:

- All cash payments made, and to be made, belong to me; **and**
- Either:
 - I am 18 years of age or over, and under 40, **or**
 - The account is being opened to receive investments from another Lifetime ISA, a defaulted Lifetime ISA subscription or a returned withdrawal after a failed first time residential purchase, **and**
- I have not subscribed, and will not subscribe, more than the overall subscription limit in total to any combination of permitted ISA types in the same tax year; **and**
- I have not made current year payments, and will not make current year payments, that exceed the Lifetime ISA payment limit; **and**
- I have not subscribed, and will not subscribe, to another Lifetime ISA in the same tax year that I subscribe to this Lifetime ISA; **and**
- I have not made current year payments to or transfers from a Help to Buy ISA, and will not make current year payments to or transfers from a Help to Buy ISA to another Lifetime ISA in the same tax year that I subscribed to this Lifetime ISA; **and**
- This declaration shall have effect for each year in which I make a payment to the account regardless of the fact there may have been a break of more than one year, **and**
- I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas) are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform the Metropolitan Police Friendly Society if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties (not applicable if only a transfer from a matured CTF account).

I authorise Metfriendly

- To hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds (including any Lifetime ISA government bonus) in respect of those investments and any other cash; **and**
- To make on my behalf any claims to relief from tax in respect of ISA investments; **and**
- To submit Lifetime ISA bonus claims to HMRC on my behalf; **and**
- To withhold and deduct from a balance in the ISA and to pay to HMRC any charges due on withdrawals, **and**
- To make a record in writing on behalf of the applicant where an application was not made in writing or where all original applications are not retained by Metfriendly, the account manager; **and**
- To deduct from my salary/bank account all such premiums that may be due. (If you wish to pay by Direct Debit, please call or e-mail us.)

Declaration

- I hereby apply for the Metfriendly Lifetime ISA and accept the terms and conditions as described within the product literature and elsewhere within this application.
- I apply for membership of Metfriendly in accordance with the provisions of its Rules (unless I am already a Member) and I agree to abide by Metfriendly's Rules at all times (a copy of Metfriendly's Rules appears on metfriendly.org.uk and is available in printed form upon request).

Signed **APPLICANT**

Date

Promotional Code

NSHEN

IMPORTANT – If you are the spouse or partner of a salaried police service member who will be paying your premiums via salary deduction, they must complete and sign the box below. If you are an eligible relative, work for another UK Police service or wish to pay by Direct Debit we will send you the form to complete and return to us.

I authorise my partner's contributions be deducted from my salary

Warrant/Pay No

Signed

Date

OUR DATA PRIVACY STATEMENT We need the information you provide in order to set up the contract between you and us. We will share your data with our mailing house partners (see our privacy notice) to send you legally required documents such as your annual benefit statement and invitation to our Annual General Meeting. Your data will only be kept for such a time needed to perform this task. Where possible we use external information to verify your identity and to keep our records up to date on home address changes. We use a third party provider to deliver our marketing emails. We gather statistics around email opening and clicks using industry standard technologies. For more information, please see our privacy notice at metfriendly.org.uk/privacy

How did you hear about Metfriendly?

I am a member ☐ Newsletter ☐ I received a letter ☐ Brochure stand ☐ Intranet ☐ Received an email ☐

Personal recommendation ☐ Internet search ☐ Twitter ☐ Facebook ☐ I spoke to a Metfriendly representative ☐

I saw an advert - please state which publication ☐ Other - please state ☐

Publication/Other

Contact Details

Metfriendly, Central Court, Knoll Rise, Orpington, BR6 0JA

Phone: 01689 891454 Metphone: 846690 Email: info@metfriendly.org.uk

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Incorporated under the Friendly Societies Act 1992 and registered in the UK No. 496F

Give your savings the boost they deserve!

The Metfriendly Ten-Year Savings Plan has a strong track record of regular growth

**Get a £20
Amazon.co.uk
Gift Card¹**

Start saving within your first 6 months of service and you'll get a £20 Gift Card to spend at Amazon.co.uk when you quote promo code **NSHEN**.



metfriendly
save, invest and protect

The potential for higher returns. Just for the police family.

Bonuses and benefits

- Save between £25 – £300 per month
- Regular growth, with bonuses added each year by Metfriendly, and a final bonus after ten years
- In fact, if you'd invested monthly from 2012, you would have received an average of 2.7% per annum²
- Your returns are tax-free, provided you save to maturity
- Regular pay-outs from year 10 onwards if you opt for the Rolling Ten-Year Savings option (age limits apply) – ask a representative or call us for details
- The plan is not available on the High Street

How do I apply?

- Speak to a Metfriendly representative
- Apply online at metfriendly.org.uk/NSHEN
- Call **01689 891454**

Remember to enter or quote the promotional code **NSHEN**.

¹Restriction apply. See: www.amazon.co.uk/gc-legal

²Average annual growth over the last ten years as at 01/07/2022 for our Ten Year Savings Plan. Past performance is not a reliable guide to future returns.

Ten Year Savings Plan Application Form



The Metfriendly 10 Year Savings Plan may be appropriate for savers who:

- ☒ Are aged 18 to 54 (49 for smokers).
- ☒ Wish to commit to saving over the long term.
- ☒ Have utilised their ISA allowance.
- ☒ Are looking to invest between £25 and £300 per month in a tax-efficient way.
- ☒ Are willing to accept medium risk for potential higher returns (bonuses).

The Metfriendly 10 Year Savings Plan may not be appropriate for savers who:

- ☒ Are aged 55 or over (50 for smokers).
- ☒ Are likely to need access to their savings early (before 10 years).
- ☒ Are looking for a short-term flexible savings plan.
- ☒ Currently contribute £25 per month into a Tax-Exempt Plan.
- ☒ Currently contribute £300 per month into Qualifying Policies.
- ☒ Do not have funds set aside as an emergency fund (to cover unexpected expenses).

Mr/Mrs/Ms/Miss	Surname	Forename(s)
First line of home address		Postcode
Date of Birth	Gender M <input type="checkbox"/> F <input type="checkbox"/>	NI Number
Email Address	Preferred Contact No	

☐ We would like to email you from time to time with relevant information on financial issues relating to the police, such as police pay, and products and services we provide including special offers. If you would like to receive the above information **please indicate your consent by ticking the box to the left**. You will be able to unsubscribe from these communications easily and at any time.

Residence for tax purposes ☐ UK only ☐ Other Country/Territory (please state)

Are you a US citizen, or a US resident for US tax purposes? Yes ☐ No ☐ (please tick)

If Yes please give your US Federal Taxpayer Identifying Number (TIN)

If applying as a relative of a serving or retired member of the police service, please complete:

Name of serving or retired member Your relationship

The following details should be given for the applicant or the applicant's partner or relative as applicable

Constabulary	Prefix & Warrant/Payroll No
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Your answers to the following questions will help ensure this product meets your savings needs. If you are in any doubt whether this Ten Year Savings Plan meets your savings needs, then please call us on 01689 891454 or email info@metfriendly.org.uk

1. Do you want a long-term monthly savings plan with a fixed monthly premium? Yes <input type="checkbox"/> No <input type="checkbox"/>
2. Are you aware that penalties apply on early surrender and that you may get back less than you have paid in (especially during the early years)? Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Are you willing to accept medium risk for potential higher bonuses? Yes <input type="checkbox"/> No <input type="checkbox"/>
4. Are you currently contributing £25 into a Tax-Exempt Plan? (please note this does not include ISAs) Yes <input type="checkbox"/> No <input type="checkbox"/>
5a. Are you currently contributing £300 into Qualifying Policies with any provider? * Yes <input type="checkbox"/> No <input type="checkbox"/>
5b. Are you the beneficiary under another Qualifying Policy?* Yes <input type="checkbox"/> No <input type="checkbox"/>

* There is a £300 per month limit on all qualifying policies. Qualifying policies are life assurance policies with a special tax status – which the 10 Year Savings Plan is. This means that the proceeds are free of tax for the beneficiary. We need confirmation that you do not exceed this limit. If you are unsure whether you are the beneficiary of any other qualifying policies, or you have any other questions, please call us and we will be able to help you.

For your own benefit and protection, you should read the **Key Information Document** associated with this product, available by request or on the relevant product page on our website (a copy will also be posted to you once your Ten Year Savings Plan is set up). If you do not understand any point please ask for further information.

☐ I apply for a **Tax-Exempt Savings Plan** for **£25** (max) per month

By ticking the above box, I confirm that I do not pay premiums into any other friendly society's Tax-Exempt savings plan

AND/OR

☐ I apply for the **Standard Savings Plan** for **£** per month (Please note this is a qualifying policy, £25 per month minimum)

Rolling Plan: To apply please tick here ☐ This means you are applying for a new **£25 per month Tax-Exempt Plan** for your first plan and a **Standard Savings Plan** for £25 per month to start at the same time next year, and every year thereafter (age limits apply). Please note, if you already have a **Tax-Exempt Plan** in place, your first plan will also be a **Standard Savings Plan**.

Medical Information Questions

Please confirm your:

Please tick Yes or No to each question

- 1. Do you smoke (includes e-cigarettes), or have you done so in the last 12 months?
- 2. Have you ever tested positive for HIV/AIDS or Hepatitis B or C, or are you awaiting the result of such a test?
- 3. Are you currently receiving any treatment or prescribed drugs or undergoing any medical investigation?
- 4. During the last 3 years have you suffered from any serious illness or undergone any operation?
(Injuries and minor illnesses such as colds and flu may be ignored if you have made a full recovery.)
- 5. Has any proposal on your life ever been declined, postponed or accepted on special terms?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

IF YOU ANSWERED YES TO ANY MEDICAL QUESTION, THEN PLEASE GIVE DETAILS BELOW. If further medical details are required we will write to you. All information will be treated in the strictest confidence.

A copy of the terms and conditions of the proposed plan and also a copy of the completed proposal form will be made available on request.

Confirming Your Identity

In order to process your application Metfriendly will refer to Credit Reference Agencies to confirm your identity. This search will leave a 'footprint' on your credit file, which is required to record that the check has taken place. This footprint is not the same as a credit check footprint and has no negative impact on your file. Please read the following:

ID Declaration

I understand that you will undertake a search with a Credit Reference Agency for the purposes of verifying my identity. To do so the Credit Reference Agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained.

Declaration

- I hereby apply for the Metfriendly 10 Year Savings Plan and accept the terms and conditions as described within the product literature and elsewhere within this Application.
- I apply for membership of Metfriendly in accordance with the provisions of its Rules (unless I am already a Member) and I agree to abide by Metfriendly's Rules at all times (a copy of Metfriendly's Rules appears on metfriendly.org.uk and is available in printed form upon request).
To the best of my knowledge and belief, I am in good health and free from mental/physical illness or condition except where stated, and all the details provided are correct.
- I am not in breach of the premium limit for qualifying policies (£300 per month) at the date of signing.
- I authorise the deduction from my salary/bank account of all such premiums that may become due (those paying by Direct Debit should call or email us).

Signature of applicant

Signed	Date
If you wish your plan to start from a particular month, please write it here:	

Signature of payer (if different from applicant)

Promotional Code **NSHEN**

Signed	Date
--------	------

Declaration to be completed if monthly premiums are to be paid via salary deduction for your partner's contribution

IMPORTANT – this section must be completed by the **salaried police service member** if they are your spouse/partner and are intending to pay the premiums for this plan on your behalf via payroll deduction. (If you wish to pay by Direct Debit instead, please call us or email us.)

Surname	Initials
Warrant/Payroll No	Rank/Grade

I authorise the deduction from my salary of my partner's contributions

Signed	Date
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OUR DATA PRIVACY STATEMENT We need the information you provide in order to set up the contract between you and us. We will share your data with our mailing house partners (see our privacy notice) to send you legally required documents such as your annual benefit statement and invitation to our Annual General Meeting. Your data will only be kept for such a time needed to perform this task. Where possible we use external information to verify your identity and to keep our records up to date on home address changes. We use a third party provider to deliver our marketing emails. We gather statistics around email opening and clicks using industry standard technologies. For more information, please see our privacy notice at metfriendly.org.uk/privacy

How did you hear about Metfriendly?

I am a member ☐ Newsletter ☐ I received a letter ☐ Brochure stand ☐ Intranet ☐ Received an email ☐
Personal recommendation ☐ Internet search ☐ Twitter ☐ Facebook ☐ I spoke to a Metfriendly representative ☐
I saw an advert - please state which publication ☐ Other - please state ☐

Publication/Other

Contact Details

Metfriendly, Central Court, Knoll Rise, Orpington, BR6 0JA

Phone: 01689 891454 Metphone: 846690 Email: info@metfriendly.org.uk

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Incorporated under the Friendly Societies Act 1992 and registered in the UK No. 496F

Get your family saving with Metfriendly



Did you know that your immediate family members (parents, siblings & children) as well as your partner's, are eligible to join the society?

This means your loved ones also have exclusive access to Metfriendly's range of great products. Please tell them about us and how we could help them to:

- save for their first property
- save for a rainy day
- fund a child's university education or first car
- save or invest in the most tax-efficient way
- build a retirement nest egg

Spread the word to family members that they can open any of these:

- Lifetime ISA (available to those aged 18-39)
- Guaranteed 5 Year Savings Plan
- 10 Year Savings Plan
- Monthly Savings ISA
- Lump Sum ISA
- Children's Savings Plans



More information on these products is available at www.metfriendly.org.uk

Alternatively, give us a call on **01689 891454**, where a member of our team will assist.



**For life's big decisions,
be side by side with
someone you can trust**

The Metfriendly Monthly Savings ISA

We'll give you a
**guaranteed
annual bonus**
in the first year and a
variable bonus rate thereafter

Now includes **Metfriendly
Escalator** to help you achieve
your savings ambitions faster!



metfriendly
save, invest and protect

Side by side **towards making your dreams a reality**

Back in 1893 we were established by volunteers within the Met to help widows of colleagues, and retiring officers. As the friendly society for the Metropolitan Police, we understand the risks you face and the worries your family deals with on a daily basis. That's why we stand side by side with you, providing products tailored to the needs of the UK Police family.

The Metfriendly Monthly Savings ISA is a Stocks and Shares ISA, designed to help you make regular, tax-efficient savings towards your goals in life. With competitive returns and more flexibility, your money works hard and you're in control!

Affordable – Start your monthly savings ISA from just £50 (or £30 when choosing Metfriendly Escalator)

Tax-efficient – Save up to £20,000 tax-free per year across all ISAs you may hold

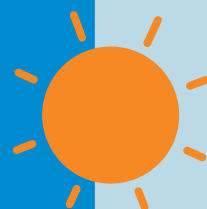
Simple – Salary deduction available for serving Metropolitan and City of London Police officers and Metropolitan Police staff

Flexible – Stop and start your premiums at any time. You can also vary your premiums or add a lump sum (min: £500; max: your remaining ISA limit)

Steady and Stable – By investing in different types of assets, the fund balances growth with security

Rewarding – Your investment **earns a bonus every year**. Contributions are also eligible for a final bonus once they have been invested for three complete tax years

Here to help – call our Member Services Team now on **01689 891454** to discuss your options



Apply for your **Monthly Savings ISA** online at metfriendly.org.uk/nshen

When you're investing for the important things in life, you want to know you're making the right choice. **That's why we make your money work smarter for you.**

Guaranteed annual bonus

Apply for The Metfriendly Monthly Savings ISA and get a **guaranteed annual bonus** in the first year and a variable rate thereafter. Ts & Cs apply – visit **metfriendly.org.uk** for details.

Get unlimited protection

Metfriendly policies are protected by the Financial Services Compensation Scheme (FSCS) for Insurance products. This means that there is **no upper limit** on the amount protected, unlike the FSCS Deposit and Investment schemes which are limited to £85,000 per person. So it could be a smart decision to bring more of your investments together with one provider. What's more, decluttering your finances will give you a clearer view of your savings and investments.

Metfriendly Escalator

The Metfriendly Escalator is a new way for you to reach your savings goals faster, whilst keeping you in control. When you choose the Escalator option

we'll increase your monthly premiums each year at a level determined by you, until you tell us to stop. To see the difference Metfriendly Escalator can make to building your investments, visit **metfriendly.org.uk/escalator**

Tax savings for your whole family

Are you making the most of your whole family's ISA allowances? Don't forget you can invest up to £20,000 a year per person. So a Monthly Savings ISA now enables you to invest any lump sums you may receive from friends and family, such as a contribution towards a deposit on a house, as well as your monthly contributions.

Your spouse or partner can join too, which means that together, you could protect up to £40,000 each year from the tax man.



OR complete and return an application form

OR call us on **01689 891454**

Why Metfriendly?

- **Metfriendly is a mutual** – so we are owned by our Police family members
- **We have a broad range of products** that can help you and your family save in a tax-efficient manner wherever you are at in your life
- **We continue to help the Police family** with relevant and pertinent support during and beyond their active service. Find further information at metfriendly.org.uk/why-metfriendly
- **£20 amazon.co.uk gift card when you refer** a colleague or member of your family. They will receive a £20 amazon.co.uk gift card when they become a Member and as a thank you, you'll get one too! Eligibility criteria apply – see metfriendly.org.uk/refer or call **01689 891454**

Opening your Monthly Savings ISA made easier, side by side

Our team is ready and waiting to help you.

- Apply online at metfriendly.org.uk/nshen
- OR complete and return an application form
- OR call us on **01689 891454**



Remember, other family members such as your partner, spouse, kids or grandchildren are also eligible to become Metfriendly members and earn tax-free bonuses on their savings.

Monthly Savings ISA (Stocks & Shares) Application Form



This product allows you to make tax-free monthly and lump sum contributions into a stocks and shares ISA in order to build up a fund accessible over the medium to long term. You can also transfer funds from other ISA providers into the fund. If you have any queries, please do not hesitate to contact us on 01689 891454.

The Metfriendly Monthly Savings ISA may be appropriate for savers who:

- ☒ Are aged 18 or over
- ☒ Wish to save at least £50 per month (or from £30 with the Metfriendly Escalator option)
- ☒ Want a medium to long term investment (at least five years)
- ☒ Are willing to accept medium risk for potential higher returns (bonuses)
- ☒ Want the potential for both annual bonuses and a final bonus (after three complete tax years)
- ☒ Want the flexibility to stop, start or adjust monthly premiums
- ☒ Understand penalties apply to withdrawals during the first 24 months

The Metfriendly Monthly Savings ISA may not be appropriate for savers who:

- ☒ Are looking to save over the short-term.
- ☒ Want a guaranteed return or capital protection.
- ☒ Have contributed to another stocks and shares ISA during the current tax year unless these contributions are transferred to Metfriendly.
- ☒ Have utilised their full ISA allowance.
- ☒ Are looking to access their savings during the first 24 months.

Mr/Mrs/Ms/Miss

Surname

Forename(s)

First line of home address

Postcode

Date of Birth

Gender M ☐ F ☐

National Insurance Number

You should be able to find your NI number on a payslip, Form P45 or P60 or a letter from HM Revenue & Customs, a letter from the DWP, or pension order book.

Email Address

Contact No

If applying as a serving or retired member of the police service, please complete:

Constabulary

Prefix & Warrant/Payroll No

- ☐ We would like to email you from time to time with relevant information on financial issues relating to the police, such as police pay, and products and services we provide including special offers. If you would like to receive the above information **please indicate your consent by ticking the box to the left**. You will be able to unsubscribe from these communications easily and at any time.

If applying as a relative of a serving or retired member of the police service, please complete:

Name of serving or retired member

Your relationship

Their Constabulary

Their Prefix & Warrant/Payroll No

Your answers to the following questions will help us to ensure the product is appropriate for you and that you understand the nature of a with-profit investment. If you are in any doubt as to whether the Monthly Savings ISA is appropriate for you, please call us on **01689 891454** or email **info@metfriendly.org.uk**

1. Are you looking to save for the medium to long term (at least five years)? Yes ☐ No ☐

2. Are you aware this product is classed as a medium risk savings plan? Yes ☐ No ☐

3. Have you contributed to a stocks and shares ISA elsewhere (other than Metfriendly) during the current tax year? Yes ☐ No ☐

4. Are you aware that penalties apply on withdrawals during the first 24 months? Yes ☐ No ☐

5. What type of savings or investments do you currently hold or have held in the past? (please tick all that apply)

- ☐ **None**
- ☐ **Cash accounts**, for example current accounts, savings accounts, notice accounts, fixed term accounts, cash ISAs, national savings, premium bonds and guaranteed bonds
- ☐ **Fixed interest investments**, for example gilts, index-linked gilts and corporate bonds
- ☐ **Pooled investments**, for example stocks and shares ISA, insurance ISA, With-Profit Bond/savings, unit trusts and investment trusts
- ☐ **Direct Investments**, for example company stocks and shares
- ☐ **Specialist investments**, for example property (not including the home that you live in), gold, commodities, options, futures, derivatives, art and wine.

6. What is your knowledge and experience with savings and investments? (please tick the most appropriate)

	Strongly Agree	Agree	Disagree	Strongly Disagree	Don't Know
a. I am experienced with investing money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. I am knowledgeable about saving and investing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I am knowledgeable about with-profits investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7. Have you ever held any with-profits investments? (please tick one)

- ☐ Yes, I have held with-profit policies ☐ No ☐ Don't Know

8. What is the highest level of education you have achieved? (please tick one)

- ☐ **None** ☐ **School exams**, for example GCSE or Higher Certificate ☐ **University Degree**, for example BSc, BA
- ☐ **Post Graduate** ☐ **Vocational Qualification**, for example Certificate of Knowledge of Policing, Police Promotional and/or CID exams
- ☐ **Professional Qualification**, for example, Accountancy, Law or Medicine

9. What is your most recent occupation? (please tick one)

- ☐ Police Officer ☐ Police Staff ☐ Other (please state)

For your own benefit and protection, you should read the **Key Information Document** associated with this product, available by request or on the relevant product page on our website (a copy will also be posted to you once your Monthly Savings ISA is set up). If you do not understand any point please ask for further information.

I apply to open a Monthly Savings ISA

I would like to (please tick all that apply):

- ☐ Make a single lump sum contribution. Please note, lump sums can be added to your Monthly Savings ISA at any time. Details for how to do this will be sent to you.
- ☐ Transfer funds from an existing ISA or matured Child Trust Fund (CTF). The paperwork to transfer from an existing ISA or from a matured CTF is available online at [metfriendly.org/transfer](https://www.metfriendly.org/transfer)
- ☐ Pay monthly contributions by salary deduction (ONLY serving Met Officer, serving City of London Officer, or employed as Met Staff incl PCSO).
- ☐ Pay monthly contributions via deductions from my currently received Met Police pension.
- ☐ Make contributions via direct debit

Please enter the monthly amount, £50 minimum or £30 if selecting the Metfriendly Escalator.

Amount £ For tax year 2022/2023 and each subsequent year until further notice.

Metfriendly Escalator ☐ Escalation amount (minimum £10) £20 ☐ £50 ☐ £75 ☐ £100 ☐ Other ☐ £

The Escalator option allows for a reduced initial premium of £30 per month that will automatically increase by a minimum of £10 at the start of each tax year, until you tell us to stop.

Metfriendly Escalator

Each year the Metfriendly Escalator will automatically increase your monthly contributions, until you tell us to stop. This increase will take place each April starting in the following calendar year. For example, if you start your plan at £100 per month from September, and set the escalator to £10, your monthly contributions will automatically increase to £110 per month the next April, and increase by the same amount each year afterwards. You can vary, add a lump sum, stop or restart your monthly contributions at any time.

IMPORTANT – If you are the spouse or partner of a salaried police service member who will be paying your premiums via salary deduction, they must complete and sign the box below. If you are an eligible relative, work for another UK Police service or wish to pay by Direct Debit we will send you the form to complete and return to us.

I authorise my partner's contributions be deducted from my salary

Warrant/Pay No

Signed

Date

Confirming Your Identity

In order to process your application Metfriendly will refer to Credit Reference Agencies to confirm your identity. This search will leave a 'footprint' on your credit file, which is required to record that the check has taken place. This footprint is not the same as a credit check footprint and has no negative impact on your file. Please read the following:

ID Declaration

I understand that you will undertake a search with a Credit Reference Agency for the purposes of verifying my identity. To do so the Credit Reference Agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained.

ISA Declaration & Authorisation

I declare that:

- All subscriptions made, and to be made, belong to me; **and**
- I am 18 years of age or over; **and**
- I have not subscribed, and will not subscribe, more than the overall subscription limit in total to any combination of permitted ISA types in the same tax year; **and**
- I have not subscribed, and will not subscribe, to another stocks & shares ISA in the same tax year that I subscribe to this stocks & shares ISA; **and**
- I am resident in the United Kingdom for tax purposes or, if not so resident either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas) are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform the Metropolitan Police Friendly Society if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

I authorise Metfriendly

- To hold my cash subscription, any other proceeds in respect of my ISA investments and any other cash; **and**
- To make on my behalf any claims to relief from tax in respect of ISA investments; **and**
- To deduct from my salary/bank account of all such premiums that may become due (those paying by Direct Debit should call or email us).

Declaration

- I hereby apply for the Metfriendly Monthly Savings ISA and accept the terms and conditions as described within the product literature and elsewhere within this application.
- I apply for membership of Metfriendly in accordance with the provisions of its Rules (unless I am already a Member) and I agree to abide by Metfriendly's Rules at all times (a copy of Metfriendly's Rules appears on metfriendly.org.uk and are available in printed form upon request).

Signed **APPLICANT**

Date

Promotional Code

NSHEN

OUR DATA PRIVACY STATEMENT We need the information you provide in order to set up the contract between you and us. We will share your data with our mailing house partners (see our privacy notice) to send you legally required documents such as your annual benefit statement and invitation to our Annual General Meeting. Your data will only be kept for such a time needed to perform these tasks. Where possible we use external information to verify your identity and to keep our records up to date on home address changes. We use a third party provider to deliver our marketing emails. We gather statistics around email opening and clicks using industry standard technologies. For more information, please see our privacy notice at metfriendly.org.uk/privacy

Contact Details

Metfriendly, Central Court, Knoll Rise, Orpington, BR6 0JA

Phone: 01689 891454 Metphone: 846690 Email: info@metfriendly.org.uk

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Monthly Savings ISA (Stocks & Shares) Transfer Form



By completing this form you are requesting to transfer your ISA, currently held with another provider, to Metfriendly.

The minimum transfer into a Monthly Savings ISA is £500, with no upper limit.

Please do not hesitate to contact our Member Services team on **01689 891454** should you have any queries or require further support.

Mr/Mrs/Ms/Miss	Surname	Forename(s)	
First line of home address		Postcode	
Date of Birth	Gender M <input type="checkbox"/> F <input type="checkbox"/>	National Insurance Number	
You should be able to find your NI number on a payslip, Form P45 or P60 or a letter from HM Revenue & Customs, a letter from the DWP, or pension order book.			
Email Address		Preferred Contact No	
Metfriendly Membership Number			

- ☐ We would like to email you from time to time with relevant information on financial issues relating to the police, such as police pay, and products and services we provide including special offers. If you would like to receive the above information **please indicate your consent by ticking the box to the left**. You will be able to unsubscribe from these communications easily and at any time.

For your own benefit and protection, you should read the **Key Information Document (KID)** associated with this product, available by request or viewable at **metfriendly.org.uk**. A copy will also be posted to you once your policy is set up.

I apply to transfer my existing ISA a/c no

In whole ☐ All except current tax year ☐ In part ☐ Estimated value of ISA transfer £

From (existing manager) Name: Address:	To Metfriendly Central Court, Knoll Rise, Orpington, BR6 0JA Tel: 01689 891454
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Where a period of notice is required for closure/part transfer of the existing ISA I give my consent to either: (please tick as appropriate)

1. Serve the full notice period before this instruction can be processed; or ☐
2. Proceed immediately with the transfer and bear the consequential penalty that may be applied. ☐

If you want to pay other monthly or lump sum contributions, you will need to send us the appropriate application.

ISA Declaration & Authorisation

I authorise Metfriendly

- To contact my existing ISA manager to arrange this transfer.

I authorise my existing ISA Manager (as specified above)

- To transfer the ISA (account number above) to Metfriendly; **and**
- To provide Metfriendly with any information, written or non-written, concerning the existing ISA; **and**
- To accept any instructions from Metfriendly relating to the ISA being transferred.

Declaration

- I agree to the ISA terms and conditions. I declare that the information given is correct to the best of my knowledge and belief.

Signed **APPLICANT**

Date

Promotional Code

NSHEN

OUR DATA PRIVACY STATEMENT We need the information you provide in order to set up the contract between you and us. We will share your data with our mailing house partners (see our privacy notice) to send you legally required documents such as your annual benefit statement and invitation to our Annual General Meeting. Your data will only be kept for such a time needed to perform these tasks. Where possible we use external information to verify your identity and to keep our records up to date on home address changes. We use a third party provider to deliver our marketing emails. We gather statistics around email opening and clicks using industry standard technologies. For more information, please see our privacy notice at metfriendly.org.uk/privacy

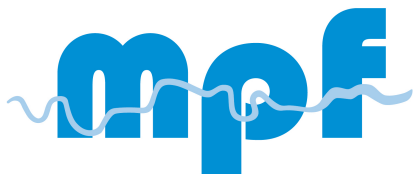
Contact Details

Metfriendly, Central Court, Knoll Rise, Orpington, BR6 0JA

Phone: 01689 891454 Fax: 01689 891455 Metphone: 846690 Email: info@metfriendly.org.uk

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METROPOLITAN POLICE FEDERATION

GeorgeBurrows

RAC Motor Breakdown scheme Application form

Vehicle based – group cover arranged by George Burrows

Please complete the following in **BLOCK CAPITALS** and return the form to:

Metropolitan Police Federation office, York House, 2 Elmfield Park, Bromley, Kent BR1 1LU

I am a: Serving officer	<input type="checkbox"/>	Retired officer	<input type="checkbox"/>	Date of joining Force:	/	/
Surname:				Forename(s):		
Date of birth:	/	/		Warrant number:		
Address:						
Postcode:				Email		
Home phone:				Mobile:		

Vehicle details (up to 3 vehicles in the household can be included)

IT IS IMPORTANT THAT YOU NOTIFY US IMMEDIATELY OF ANY CHANGE OF VEHICLE. Failure to do so could result in a request for motor breakdown assistance being refused.

Vehicle registration and colour:	
Vehicle make and model:	
Vehicle registration and colour:	
Vehicle make and model:	
Vehicle registration and colour:	
Vehicle make and model:	

Monthly premiums payable:

1 Vehicle: £5.87*
2 Vehicles: £11.23*
3 Vehicles: £16.11*

Cover ceases immediately on leaving the Federation.

I would like to join the Metropolitan Police Federation RAC breakdown scheme and I hereby authorise the deduction of £ <input type="text"/> per month from my pay / pension.	
Signed:	Date: / /

*The premium payable includes Insurance Premium Tax (IPT), is subject to periodic review and may go up or down.

It is important that the information you have provided to us is to the best of your knowledge true, accurate and complete and reflects your current circumstances. If your circumstances change, please inform us. If we or the insurer discover that the details provided to us are untrue, inaccurate or incomplete, this may result in refusal of a claim and/or your policy being cancelled or treated as if it never existed.

Date of cover commencement:	/ /	(To be completed by the Federation office)
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Please read the Data Privacy Notice on the reverse of this application form.

Data Privacy Notice

George Burrows is the trading name of Arthur J. Gallagher Insurance Brokers Ltd (AJG). We are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, reinsurers, other brokers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

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Motor Breakdown Cover

Insurance Product Information Document

Company: RAC Motoring Services Limited and/or RAC Insurance Limited

Product: RAC Breakdown Cover



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This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions. You will find full information in the RAC Breakdown Cover terms and conditions.

What is this type of insurance?

RAC Breakdown Cover provides help following a breakdown of vehicles. It also provides other benefits.



What is insured?

Roadside

- ✓ Help to repair the vehicle at the roadside when you're more than a quarter mile from your home.
- ✓ Help to transport the vehicle, you and your passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair the vehicle at the roadside.

At Home

- ✓ Help to repair the vehicle at, or within, a quarter of a mile of your home.

Recovery

- ✓ Help to transport the vehicle, you and your passengers to a destination of your choice, within the UK, if the RAC cannot repair the vehicle.

Onward Travel

- ✓ A replacement hire car for 2 consecutive days or £150 per person and £500 in total for either alternative transport or overnight accommodation for the passengers while the vehicle is repaired.



What is not insured?

- ✗ Any breakdown which has occurred prior to purchase.
- ✗ Anything which is not a breakdown e.g. a road traffic collision.
- ✗ The cost of any parts.
- ✗ Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.
- ✗ Vehicles used for hire and reward or courier services.



Are there any restrictions on cover?

- ! The vehicle must be less than:
 - 3.5 tonnes,
 - 6.4 metres long (including a tow bar)
 - 2.55 metres wide
- ! Motorcycles under 49cc or mobility scooters are not covered.
- ! If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available.
- ! If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination.
- ! If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried we will only tow you 10 miles.
- ! There are limits on the amount of cover per section. Please see your terms and conditions.



Where am I covered?



You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man.



What are my obligations?

- You must take reasonable care to complete the application form carefully when you take out this RAC Breakdown Cover and accurately answer the questions asked when you make a claim.
- You must let the Federation know immediately if you need to change your vehicle.
- You must ensure your vehicle is in a legal and roadworthy condition.
- You must report a breakdown to the RAC straight away, follow their instructions and comply with their full terms and conditions.



When and how do I pay?

- Payments are deducted monthly from your pay/pension.



When does the cover start and end?

- Cover for RAC Breakdown Cover starts once your application has been accepted by the Federation.
- Cover will continue until the Federation scheme member leaves the Federation group insurance scheme.
- RAC Breakdown Cover is cancelled if the Federation scheme member leaves the Federation group insurance scheme.



How do I cancel the contract?

You can cancel RAC Breakdown Cover by contacting the Federation.

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