

February 14, 2017

## **British Friendly launches Mutual Benefits programme**

British Friendly has launched its new benefits programme, Mutual Benefits, to both new and existing members. It offers a range of every day, practical benefits designed to enhance all members' lifestyles and complement their Income Protection cover by providing valuable support in times of need.

Mutual Benefits is a central part of British Friendly's core principles of mutuality, namely, paying claims and returning value to members. The programme will be offered on an annual basis to ensure that it evolves and remains of maximum relevance and value to members.

Mutual Benefits will underpin the British Friendly membership proposition, with the benefits grouped under four pillars to help members easily navigate the program:

1. Mutual Support – Members will be allocated Health Support Points each year, which can be used to access a range of services provided by British Friendly's support partner, Square Health. These services include Virtual GP consultations, a second opinion on a medical diagnosis, physiotherapy or counselling.

There is also a wealth of information on health matters from specialist charities to help improve understanding of a range of medical conditions and state welfare benefits. These benefits aim to provide more valuable support to members who are claiming or facing life-altering health events. British Friendly's discretionary Death Benefit and Care Assistance Benefit, launched last year, will be a part of the Mutual Support programme.

2. Mutual Wellbeing – Provides information and tools for members to help them improve their health and wellbeing. There are diet tips, information about how to live a healthier lifestyle and access to a mobile app, Lose It!, which will help track activity and diet. It is compatible with Fitbit, Apple Watch and the Nike Fuel band.

3. Mutual Rewards – Offers a programme of high street discounts via a card or online voucher code/service. On average this could help members save around £200-£300 a year on their day-to-day spending. Members will be automatically entered into a quarterly prize draw to win a prize worth £1,000.
4. Mutual Partners – Gives access to bespoke services from carefully selected partners. Initially, this pillar will offer a free online will service through Legal for Life to make sure loved ones are taken care of if the very worst happens.

**Iain Clark, British Friendly CEO, said:** “As a mutual friendly society our members are at the heart of everything we do. Our ethos is all about returning value to our members. The aim of the Mutual Benefits programme is to offer our members a relevant and easy to access range of practical benefits, which complement their income protection cover and bring their British Friendly membership to life.

“We focus on paying as many claims for our members as possible and, if they are not claiming, we now have Mutual Benefits, so they can access and start to see value straight away. We believe advisers will see this as a valuable addition to our product offering and reduce their likelihood of lapses further.”

**Ian Sawyer at Assured Futures, said:** “We are excited about British Friendly's Mutual Benefits package and believe they are going in exactly the right direction. It is increasingly important that insurers make every effort to retain customers and not just chase new ones. This suite of services and offers give the policyholders tangible immediate benefits that they can enjoy throughout the lifetime of the policy and not just if they claim. True added value.”

**Dr Bippon Vinayak, CEO of Square Health said:** “We are delighted to have been chosen by British Friendly to support their members programme. Our points system is a unique concept in the protection market and our app technology allows us to offer a range of relevant healthcare services to British Friendly customers.”

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**Notes to editors****About British Friendly**

Founded in 1902 to provide sickness benefits for Commercial Travellers, British Friendly has over a century of experience of “being there when our members need us most.” Based in Bedford, British Friendly is one of the larger UK Friendly Societies with £90m in assets. As a mutual we exist solely for the benefit of more than 21,000 members and have no shareholders to whom we need to pay dividends. [www.britishfriendly.com](http://www.britishfriendly.com)