



GUARANTEED 50 PLUS
LIFE COVER

The first
place to call for
**advice and
support**
that can help your
whole family

OneFamily

One to One

Here to help, when you need good advice

Sometimes we all need a bit of help to cope with the ups and downs that life throws at us. As a Guaranteed 50 Plus Life Cover customer, you can call on One to One – a range of advice and support services you're free to use when you need them most.

It's all part of what makes OneFamily unique. When you take out our Guaranteed 50 Plus Life Cover you're more than just a customer – you become a member of a family that looks after you. One to One is just one of the ways we help you deal with the financial challenges of modern family life.

Looking out for you and your family

One to One gives you the chance to talk directly to knowledgeable, experienced professionals when you may need a bit of expert advice.

Worried about your health? We'll put you in touch with a nurse who can help. Need help with a legal matter? We'll introduce you to a legal adviser who can let you know where you stand. From advice on care, to practical help coping with bereavement, or assistance with writing a will, there's a wide range of expertise you can call on.

It's a useful way to work out what to do next, put your mind at rest or simply have a good chat with someone who understands what you're going through.

After all, who doesn't need a little help now and then?

Free

with Guaranteed
50 Plus Life
Cover



GUARANTEED 50 PLUS LIFE COVER

Support you can call on



Health support

If you're diagnosed with a serious or terminal illness, we'll do more than simply help you claim on your Guaranteed 50 Plus Life Cover. We'll put you in touch with an experienced nurse who will offer both emotional support and practical advice to help you cope with treatment, recuperation and recovery. And throughout your illness, we'll do our very best to make sure that the same nurse will be on hand for you to talk to. There's no time limit on the service. Your nurse will give you all the time you need, for as long as you need it. RedArc provides this free service for all Guaranteed 50 Plus Life Cover customers.

**See page 4
for details**



Care advice service

If your partner, parents or any other relatives are struggling to cope on their own, we can introduce you to a care adviser who can offer you both free advice. They will give you all the information you need to find appropriate care for your loved ones. If you'd like them to do all the searching on your behalf and give you specific recommendations, as a OneFamily member, you can also claim a £50 discount on the fees charged for these services. Grace Care provides this service for all Guaranteed 50 Plus Life Cover customers.

**See page 6
for details**



Legal advice

Family life will always have its ups and downs. It may be that you're moving home, moving job or even moving on from a relationship, so it's often useful to know that you have the law on your side. So we can put you in touch with your own legal adviser who will offer you free initial advice, so you know where you stand. They can help you with everything from family law to conveyancing, employment law to personal injury claims, and there's no charge unless you decide to instruct Co-operative Legal Services to act on your behalf. The service is provided by Co-operative Legal Services for all Guaranteed 50 Plus Life Cover customers.

**See page 8
for details**



Will writing service

OneFamily can also help you put your affairs in order by introducing you to a will writing adviser. An expert from Co-operative Legal Services can talk you through the process, what a will should cover and help you make the important decisions that could form the basis of a fully drafted will. There's no charge for this initial consultation, you'll only pay a fee if you decide to go ahead and commission the writing of a will.

**See page 10
for details**



Bereavement advice

One of the hard things to deal with when someone passes away is the sheer number of practical things to be done. When your feelings may already be overwhelming, it can be difficult to cope with things like registering the death, arranging the funeral and tidying up your loved one's affairs. That's why OneFamily gives you more than just life cover. We can also put you in touch with a dedicated bereavement adviser who can help you work through all that needs to be done, and make a difficult time a little easier to bear. The service is free, and we've chosen the experts at Co-operative Legal Services to provide it for all our Guaranteed 50 Plus Life Cover customers.

**See page 11
for details**

Health support



Practical help and emotional support, whenever you need it

Many families say that their health is just as important to them as their wealth. When it comes to our children, parents or partners, we all want to make sure they get the best care possible. And that often means we want time to talk to a health professional; and time to understand what's happening and get the reassurance we all need. That's where One to One comes in. If you are diagnosed with a serious illness we can put you in touch with an experienced nurse, who will be on hand to talk, whenever you have questions, concerns or worries about your illness.



A dedicated nurse, every step of the way

Your own GP or consultant will take care of actual treatment, and your One to One health adviser can help you with emotional support, practical advice and lots of useful information about where else to turn for help.

- We'll do our very best to make sure you'll always speak to the same nurse, so you can get to know each other and you won't have to explain your situation to someone new every time you call
- You can arrange a time to talk, as often as you want, from initial diagnosis, through treatment, during recuperation and well into your recovery
- Put simply, they give you the time you need, for as long as you need it.

This free service is provided by health care experts, RedArc, for all Guaranteed 50 Plus Life Cover customers.



Offering emotional support to you and your family

We're not always very good at talking to each other about our health, so it's good to have someone outside the family to talk to. We can naturally feel anxious, fearful and sometimes, quite isolated. Your nurse can help you work through these feelings, offering a sympathetic, compassionate ear if you want to talk through your worries - be it about your condition, your family, your work, or just coping with life generally. They'll also happily talk to other members of the family who are worried about you or want to know how best to help.

And helpful, practical advice

The medical world can be confusing, so it's good to talk to someone who can explain everything in plain English. Your nurse has a wealth of information, books, fact sheets, CDs and videos to help you understand your condition, symptoms and treatment better.

They'll also help you find the quickest route to other services you can call on. Your personal nurse can put you in touch with therapists, care services, charities, equipment suppliers and support groups who might be able to help you further. They can even help you arrange a second opinion about your condition if you have concerns about your diagnosis.

Depending on your medical needs they may also be able to arrange one of the following:

- A programme of therapy, such as speech therapy, occupational therapy or complementary therapy
- A course of counselling tailored to your specific needs
- A one-off home visit from a specialist nurse.

RedArc
Personal Nurses
support

33%

of their patients
for more than
one year¹



Nancy's story

Nancy was discharged home on a Monday evening and, although delighted to be out of hospital, she felt alone and worried.

Having been in hospital for 2 weeks with an abdominal problem, she quickly discovered that she was exhausted and didn't feel able to do the practical things that she would normally take in her stride.

Her RedArc Personal Nurse Adviser was able to organise a few days of help in the home, this included shopping and collection of her medication, getting the laundry up to date and preparation of meals.

The nurse was also able to give advice about how much exercise to take and how to look after her health whilst waiting for her next hospital appointment. She was also encouraged to go back to the GP to look into exactly what had caused her illness, and to make sure that the GP continued to see her regularly.

Nancy felt reassured by having someone to refer to when she was feeling uncertain and alone.

Nancy is a real user of the RedArc service. She asked us to change her name to protect her anonymity. This image is for illustration only.

Care advice service



Helping you and older family members choose appropriate care

As much as we try to care for older members of the family ourselves, there often comes a time when everyone concerned needs a bit of professional help. But it's not always clear what kind of care might suit them best, or indeed who is best to turn to for help.

Your mum might want a bit of help to retain her independence in the home, with equipment to help her cope with stairs or bath time. Your older brother or sister might be looking for nursing care at home. A much-loved uncle might want to retain his independence, but needs help from someone who can check in on him every day.



Impartial free advice and guidance from care experts

This is where the expertise of a care adviser could prove invaluable.

You can call on them to:

- Explain your family's situation and speak to someone who completely understands the issues you're faced with
- Find out how you can resolve these issues and get advice on the appropriate care options available
- Receive guidance, advice, fact sheets and other information to help you search for the right care yourselves, and make your own, properly informed choices.

This free service is provided by care advisers from Grace Care for all Guaranteed 50 Plus Life Cover customers.

Need a little more help? Get more support for a one-off fee

Your care adviser can do all the searching for you

If you need more help, your care adviser can do a lot of the hard work for you. They'll take the time to really understand your family's needs, search for appropriate local care providers, and draw up a recommended short-list of care homes or home carers. Their recommendations will only include the options that suit everyone's needs, and can detail current vacancies, together with brochures and costs. Your care adviser will be on hand to help in any way they can until you find the best answer for you and your family. This service normally costs £375, but is available to OneFamily members at a discount of £50 – so you'll only pay £325.

Or visit you at home to talk through your options face-to-face

When your elderly loved ones want to be actively involved in planning their care, a Grace Care Adviser can come to meet you all in person. This detailed face-to-face consultation will be followed up by the searches, recommendations and continued support outlined above. This service normally costs £549, but is available to OneFamily members at a discount of £50 – so you'll only pay £499.

These services are available with
£50 off
to all Guaranteed 50 Plus Life Cover customers



Anna's story

Dad died in July. Before that I had never really appreciated how much my parents supported each other and what a good team they made. Mum's mobility had been poor for some time. Without dad to help her, going out became very difficult and managing the house was a real struggle. She absolutely hated being alone.

Also, without the need to feed my dad, she stopped cooking, just managing on little snacks. She struggled to remember when or whether she had taken her various tablets. Neighbours found her collapsed on two separate occasions and had to call an ambulance.

I felt terrible. I was genuinely frightened about what lay ahead. By complete chance, I confided in

a friend at work. It turned out that she had been helped enormously by Grace Consulting.

I called that day and was amazed at the relief I felt just talking to someone who understood. I knew very little about care at the time. I had no real knowledge of care options and absolutely no idea of my mother's entitlements. The Grace Care Adviser was lovely. She listened so carefully as I explained what mum really hoped for. Everything seemed so much clearer.

Armed with guidance on what steps to take I got on with my search. Taking control of the situation was such a relief. I really wanted to do the best for mum and I felt so much better once I knew exactly what to do and how to go about it.

Anna is a real user of the Grace Care service. This image is for illustration only.

Legal advice



Helping you deal with the ups and downs of family life

Whether it's about your income, home or your relationship, family life will always have its ups and downs. But as a Guaranteed 50 Plus Life Cover customer you can call on the One to One service if you ever need to know where you stand legally.

We can put you, or a member of your family, in touch with a legal adviser who can give you free initial advice on a wide range of legal issues.

In most cases, knowing your rights and responsibilities could be enough to help you settle a matter amicably.

If you decide to take things a step further though, your legal adviser can explain how it works and what it might cost. This free service is provided by solicitors and specialists at Co-operative Legal Services, for all Guaranteed 50 Plus Life Cover customers and your family.



90%
of people are satisfied with the services they receive²



Make a decision with confidence, thanks to free, confidential, impartial advice

Property and conveyancing

Whether your children are buying their first home or you're buying your last, need help with a neighbour dispute or land registration, it's important to get the legal matters right from the start, to help make things as straightforward as possible. Your legal adviser can explain how the process works, all the things you need to consider and give you a quotation, with a 'no win, no fee' guarantee.

Family matters

Family life can get complicated, so whether you or your partner are starting out on a new relationship, thinking about making a fresh start, or need to come to an arrangement over your children, money or your home, your legal adviser will offer you a free consultation. They will listen to your situation, let you know where you stand and give you ideas about what your next steps might be.

Employment

If you're still working, but are having problems with colleagues or your employer, why not talk them through with your legal adviser? Their free initial advice could help you come to a settlement with your employer in the event of a redundancy. Or it could help you handle a pay dispute or discrimination issue in the right way. If you decide you want to take this further, your adviser can arrange legal representation for a fixed fee.

Personal injury

If you or a member of your family has been involved in a traffic accident, had a fall at work or on the street, or suffered as a result of negligence by someone else, your legal adviser can help you assess your case and explain what to do if you want to take a claim further, on a 'no win, no fee' basis.

Will writing service



Helping you leave everything neat and tidy

If you're considering taking out Guaranteed 50 Plus Life Cover we understand you might have given some thought to what you'd like to leave behind for your family. So our One to One service offers you a free no-obligation conversation with a will writing adviser at Co-operative Legal Services to help get you started. Should you decide to take things a step further, they can explain how it works and what it might cost.

Ask your adviser to explain why you need a will

They can explain why writing a good will is a responsible, thoughtful and valuable thing to do for your family. And how it can save a lot of confusion, heartache and headaches after you've gone.

Everything your will needs to cover

Writing a will today, or updating a will you wrote years ago, makes sure all your current possessions, relationships and wishes are taken into account. It can cover things like:

- Who you'd like to look after your children if you died unexpectedly

- What should happen to your property and possessions
- Which members of your family should benefit from them
- What you'd like to share with charities or other causes you care about
- Who you'd like to handle the administrative side of dealing with your estate
- A will can even include plans for residential care and tax planning.



How you can make your wishes known and look after your loved ones

Your adviser can help you identify the value of your estate, consider how you'd like to divide it up, explain how to make everything legal and above board, and explain any tax implications worth bearing in mind. If you then decide to go ahead and draw up a will, they will outline the various types of will available and the fixed fees attached to each one.

Bereavement advice

33%

of people who have just been bereaved say they don't know which authorities to notify²

Helping you work out what to do when somebody dies

At OneFamily helping people cope after someone close has passed away is part of what we do every day. As your financial adviser will explain, our Guaranteed 50 Plus Life Cover comes with services that can help to make paying for a funeral a lot easier and quicker than it might otherwise be. We know from experience though that the funeral will be one of many things on your mind when someone passes away. And we know that many people, as they deal with their feelings of grief, find the practical things that need to be done after a death confusing, worrying and sometimes overwhelming.

That's why we offer you a bereavement adviser to help lighten the load. We'll put you in touch with someone who can lend a sympathetic ear when you need it most and can explain the practical steps you need to take, who you need to talk to and what needs to be done first.



Your adviser can explain how everything works including;

- Getting a medical certificate from a doctor
- Registering the death
- Arranging the funeral and claiming on any life cover to help with the cost
- Who to inform, from government bodies, to banks, insurance companies and utility suppliers
- How to deal with the estate, wills and probate if necessary
- And give you advice on legal, tax and administrative responsibilities.

This free service is provided by Co-operative Legal Services, for all Guaranteed 50 Plus Life Cover customers. The aim is to ease the strain and allay any concerns and worries about practicalities that you may have. Just talking things through with someone who understands, and knows what to do, could give you the support you need to get through this difficult time.



Our Guaranteed 50 Plus Life Cover support services have been designed to give you peace of mind. So when you need help the most, you can get in touch with experienced professionals.

As a Guaranteed 50 Plus Life Cover customer you can access the following services:

Health support

Care advice service

Legal advice

Will writing service

Bereavement advice

So if you'd like to join our family, then find out more about Guaranteed 50 Plus Life Cover by asking your financial adviser for a quote today.

OneFamily

Sources: 1. RedArc www.redarc.co.uk 2. Co-operative Legal www.co-oplegalservices.co.uk

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