

# Affinity Personal Income Replacement Plan

## Process Guide

### **Purpose of this Process Guide**

This document sets out the 8 steps that you should follow, in sequence, to initially consider then apply for the insurance cover you choose.

## Steps in the process

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All documents referred to below can be accessed via our Affinity Personal Income Replacement Plan webpage.

- Step 1** You can find out the main points about how the Plan works through reading the **Member Plan Introduction and Plan Terms Summary**.
- Step 2** The next step is to consider the options available to you and work out the specific Plan requirements that suit your situation using the **Policy Summary**.
- Step 3** When you know what options you want in the plan, use the **Contribution Tables** to work out the cost of the cover. The Contribution Tables will enable you to compare different options and see what difference that has on the overall cost.
- Step 4** By now it will be clear on what type of plan you want and how much it will cost so you can submit an **Application**. You need to print, complete and sign the Application before sending on to Wiltshire Friendly.
- Step 5** Wiltshire Friendly will process your Application, assessing your details and your health declarations to assess whether we can insure you on the basis you have requested. We may already have all the detail we need, if not we will get in touch with you directly.
- Step 6** Subject to the Society being able to successfully process your Application, you will receive an Offer of Membership and a copy of the full **Policy Terms & Conditions**.
- Step 7** You need to consider the Offer of Membership and Policy Terms & Conditions and confirm that this plan meets your requirements.
- Step 8** Your plan starts, and you will then be insured from the date set out in the Offer of Membership as soon as you pay your first contribution.

**IMPORTANT NOTE** Wiltshire Friendly is a product provider only and therefore recommends you take advice from a financial adviser as to the suitability of the Plan in meeting your income protection requirements.

## You may contact us as follows

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Incorporated under the Friendly Societies Act 1992  
Register No. 746F

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January 2024

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