

**keyfacts**®


# KEY FEATURES OF THE SELECT PENSION PLAN




**NFU Mutual**  
INSURANCE | PENSIONS | INVESTMENTS

The Financial Conduct Authority is a financial services regulator. It requires us, NFU Mutual Select Investments Limited (MSIL), to give you this important information to help you decide whether our Select Pension Plan ('plan') is right for you. You should read the document carefully so that you understand what you are buying, and then keep it safe for future reference. You should also read the illustration provided.

This Key Features Document is intended to give you a brief explanation of the most important features of the plan. The terms and conditions give full details of the plan. If you'd like a copy of these, please ask your NFU Mutual Financial Adviser, or:

 call us on 0800 622323

 write to us at: NFU Mutual, PO Box 27142, Glasgow, G2 9LS

 visit our website [nfumutual.co.uk/myi](https://nfumutual.co.uk/myi)

## **We are here to help**

Contact us to have this document sent in large print, braille or audio tape or for whatever reason you're finding it difficult to understand this document. We'll do our best to help.

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The Select Pension Plan ('plan') is provided by NFU Mutual Select Investments Limited (MSIL), and is governed by the Trust Deed and Rules (a copy is online at [nfumutual.co.uk/myi](http://nfumutual.co.uk/myi)) of the NFU Mutual Select Personal Pension Scheme. It is designed for people who wish to build up a pension pot in a tax-efficient manner, and/or use it to withdraw money in their retirement.

### **ITS AIMS**

- To give you a flexible way to invest in a range of investment funds to accumulate a pension pot for your retirement and/or stay invested while withdrawing an income and/or lump sums to use in retirement.
- To offer you a choice about how and when you take money from your pension pot.
- To provide benefits to your beneficiaries if you die.
- To increase the value of your investments.

### **Your commitment**

- To read this document, and other documents we make available to you, in order to understand the features, benefits and risks of the plan.
- To agree to the declaration on page 3.
- To make regular contributions and/or a single contribution(s). If you reduce or stop contributions it will reduce the pension pot you get and the likelihood of you meeting any target income.
- To tell us immediately if you move abroad, or when your circumstances change so that we can keep your details up-to-date.
- To regularly review your level of contributions, your choice of funds and any income you plan to take or are taking.

## RISKS

### What you might get back

- There are funds with varying levels of risk to suit different investors – find out more about our risk ratings in our “A guide to investing with NFU Mutual” document. Fund values can go up and down, so there’s a risk you could get back less than the amount you invest.
- You may lose out if you transfer in from another plan that has ‘safeguarded benefits’. These are benefits which include some form of guarantee or promise about the rate of secure income that you (or your survivors) will receive.
- If you cancel this plan within 30 days then you may get back less than you have invested.
- The value of your pension pot isn’t guaranteed before or during retirement, and it may be lower than your illustration shows if:
  - you stop or reduce regular contributions
  - investment performance is lower than illustrated
  - the cost of converting your pot into an income is higher than we’ve assumed
  - you take your pension pot earlier than the date shown on your illustration
  - charges increase
  - tax rules change.
- The Government will take into account any pension pot when assessing whether you are entitled to means tested benefits such as Pension Credit.
- If you elect to take a flexible retirement income, rather than an income through an annuity, there is the risk you will run out of money. This can happen for example if investment returns are low, our charges increase, tax rules change, you live longer than you expect and/or you take out too much.

### When you can take your pension benefits

- Currently, you can take money out of your pension pot at any time from age 55, or earlier if you are in poor health. The government currently plans to increase the minimum age at which you can take your pension benefits to 57 in 2028.

### Declaration for applicants opening a Select Pension for themselves

We ask all applicants to make the following declarations when applying for a plan.

- I apply to become a member of the NFU Mutual Select Personal Pension Scheme and I agree to be bound by the Scheme rules as amended from time to time.
- I agree to NFU Mutual Select Investment’s terms and conditions and to pay its fees and charges, as set out in ‘My Investments Guide to Charges’.
- I have read the latest Key Investor Information Document and/or With-Profits Investor Information Document for the fund(s) I am investing in.
- I agree to the contributions specified in my application. If this application includes contributions made from my employer then I confirm that I am an employed person and that my employer’s details are correct.
- I confirm that I am eligible to apply for this plan based on the information provided as to relevant UK earnings (normally your total taxable earnings), UK residency or other qualifying criteria.
- I confirm that I have been provided with the opportunity to obtain further details and that, if I have requested such information, it has been provided to me before I completed my application.
- I understand that this application will also be used as an application for tax relief at source, and that if I give false information to HM Revenue & Customs I may be prosecuted. And, to the best of my knowledge and belief, the total payments to any registered pension scheme, in respect of which I am entitled to tax relief under

Section 188 of the Finance Act 2004, will not exceed the higher of:

- The basic amount for that tax year; or
  - My relevant UK earnings, within the meaning of Section 189 of the Finance Act 2004 for that tax year.
- I understand it is my responsibility to declare, on my self-assessment tax return, any contributions to registered pension schemes and I will be liable to a tax charge on any contribution in excess of the annual allowance.
  - I will advise NFU Mutual Select Investments Limited, in writing, if any event occurs as a result of which I will no longer be entitled to tax relief on my contributions under Section 188 of the Finance Act 2004, by the later of:
    - The following 5 April, and
    - 30 days after the event occurs.
  - I confirm any contributions paid before age 75 which are classed by HMRC as significant, will not be funded from any pension commencement lump sum paid from a registered pension scheme which would be regarded as recycling by HMRC.
  - I declare that I have taken reasonable care that all statements made by me are true and complete.
  - I accept that NFU Mutual Select Investments Limited reserves the right to make electronic or other checks about the source of the money being paid into this plan and may refuse to accept the contributions being proposed, or request documentation to confirm the identity of any individuals, beneficial owners, businesses or entities associated with the transaction.
  - I agree to NFU Mutual Select Investments Limited deducting the amount of any scheme sanction charge, or other tax charge or fine or penalty levied by HMRC on NFU Mutual Select Investments Limited in respect of my Select Pension Plan from my pot. If the amount involved exceeds that available in my plan, I agree to pay the excess to NFU Mutual Select Investments Limited personally.

- I confirm that I will provide any information I am required by HMRC to provide to NFU Mutual Select Investments Limited in respect of my money purchase annual allowance or annual allowance.
- I authorise NFU Mutual to make an electronic record of my application.
- As part of this application I accept NFU Mutual's Privacy Policy.

### **Declaration for parents or legal guardians for a Select Pension Plan for a minor**

We ask all parents or legal guardians to make the following declarations when applying for a plan.

- I declare that I am 18 years of age or over, and that:
  - I have parental responsibility for the child or I am a legal guardian for the child.
  - The child is resident in the UK for tax purpose.
- I authorise NFU Mutual Select Investments Limited (MSIL):
  - To hold the child's subscriptions and any other rights or proceeds in respect of those investments and cash; and
  - To make on the child's behalf any claims to relief from tax in respect of Pension contributions; and
- I understand that unless the member is in poor health, the benefits from this plan cannot be accessed until age 55 (or such later age as set by legislation at the time).
- I have completed the application on behalf of the minor and I will be responsible for ensuring that for as long as the child is a minor, the obligations under the plan are met. During this time the minor will remain the beneficial owner of the plan.
- I declare that the total contributions to this plan and any other registered pension scheme for the child will not exceed the higher of the basic amount (currently £3,600), or 100% of the child's Relevant UK Earnings for that tax year. I agree to inform MSIL immediately in writing if any event occurs meaning the child will no longer be

entitled to tax relief for payments to this plan - for example if the child stops being a relevant UK individual.

### Privacy policy

To find out more about how we use your personal information and your rights, please view the privacy policy on our website.

## QUESTIONS AND ANSWERS

### Who can take out this plan?

- You can take one out if you are UK resident for tax. If you're under 18 another person must start it for you. However, when you turn 18 control of the pension passes to you.

### Who can pay into this plan?

- One or more of:
  - you
  - your employer
  - another person or company (for example by a transfer) on your behalf.

### What are the minimum payments to the plan?

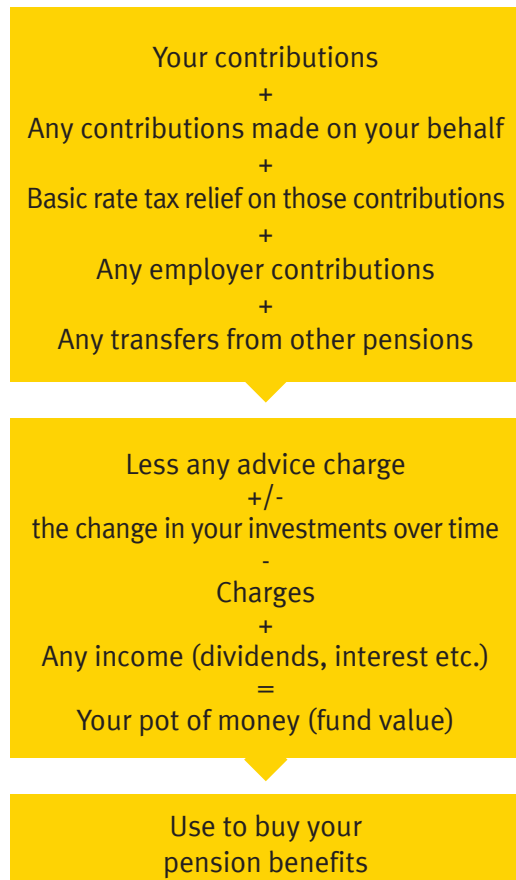
- The current minimum contributions we'll accept are:
  - single contributions - £1,000
  - monthly contributions - £50
  - quarterly contributions - £150
  - half yearly contributions - £300
  - yearly contributions - £600
  - transfers in - £5,000

### How much can I pay into my plan each tax year?

- You can pay in up to £3,600 no matter what your income.

- If you earn more than £3,600 you can pay in as much as you earn each year, subject to the annual allowance.
- HM Revenue and Customs set a yearly limit, called the annual allowance that you can pay into your pension and get tax relief. This includes contributions made by you, your employer or anyone else. The annual allowance for the current tax year is £60,000. In certain circumstances, this amount will reduce to £10,000 (known as the money purchase annual allowance).
- You can only obtain tax relief on contributions into your plan until you reach age 75. So, at age 75 we will automatically stop regular contributions.
- If you don't pay your full annual allowance into your pension account in one tax year you can carry it forward for up to 3 tax years.
- If your income is over the 'threshold income' of £200,000 your annual allowance could be reduced. This is known as the tapered annual allowance. If your 'adjusted income' (broadly total taxable income plus employer pension contributions) exceeds £260,000, the annual allowance falls by £1 for every £2 above the limit until the minimum allowance of £10,000 is reached.
- If you significantly increase pension contributions in the tax year you take out a tax-free cash sum, or in the 2 years before or after this date, then you may incur a tax charge if HM Revenue and Customs deem it to be a recycling of tax-free cash.
- Please speak to your NFU Mutual Financial Adviser if you want more information about how the workings of the annual allowance, tapered annual allowance, money purchase annual allowance and carry forward rules may affect you.

### How does this plan work?



### How flexible is it before retirement?

- You have the option of making regular contributions and/or a single contribution(s).
- You can start, stop and restart regular contributions, or change the amount, at any time. Reducing or stopping your contributions will reduce the pension pot you build up and the likelihood of you meeting any target income.
- Your plan can accept transfers from another pension scheme subject to a minimum amount of £5,000. You must ask for advice from an NFU Mutual Financial Adviser if you're thinking of doing this.
- You can change your investment choice between the different funds available.
- You can change your selected retirement date at any time.

### How flexible is it after retirement?

- You can still pay in regular contributions and/or a single contribution(s) as well as a transfer(s).
- You can carry on working while drawing an income.
- You can set up a regular income on a monthly/quarterly/half-yearly/yearly basis. You can start, stop and restart these withdrawals, or change the amount, at any time.
- You can purchase an income for life with all of your plan, after you have withdrawn any tax-free lump sum, should you choose to take one. You can also purchase an income for life with all or part of your plan that is already in the drawdown fund.
- You can normally take up to 25% from your pension pot tax free.
- Please note that certain funds may limit the amount and frequency of regular income that you can take from that fund.

### Is this a stakeholder pension?

- No, as it doesn't meet the criteria set by the UK Government regarding minimum contributions, charges, and terms and conditions that stakeholder pensions must comply with. A stakeholder pension scheme may meet your pension needs as well as this scheme. If you are unsure if this plan is right for you, please refer to the section 'Is this plan right for me?'.

### What about tax?

- You currently get tax relief on your contributions into the plan at basic rate up to age 75. You can't get tax relief on transfers or employer contributions.
- If you are UK resident for tax, we'll claim any basic rate tax relief for you from HM Revenue and Customs, even if you're not a taxpayer. At the current basic tax rate of 20%, for each £100 paid into your plan, we'll collect £80 from you and £20 tax relief from HM Revenue and Customs.



- If you are a Scottish or Welsh taxpayer, we will claim basic rate tax relief at the rate of 20%.
- If you pay tax at a higher rate, you can claim the extra tax relief e.g. through your self-assessment tax return.
- If you're a higher rate or additional rate taxpayer and another person (except your employer) makes a pension contribution for you, you claim the extra tax relief.
- We're not responsible for monitoring your contribution levels, but we do have to tell HM Revenue and Customs about them.
- The plan grows free from capital gains tax and pays no UK tax on income received.
- The tax treatment of your benefits depends on which options you take. These are explained in 'What choices will I have when I take my pension pot?'
- In most cases, you can take 25% of your pension fund as a tax free lump sum. The maximum tax-free cash you can take across all your pensions is £268,275 unless you have registered for Lifetime Allowance protection.
- If you have substantial pension funds you may have registered with HMRC for Enhanced Protection (before 6 April 2009) or Fixed Protection 2012 (before 6 April 2012) or Fixed Protection 2014 (before 6 April 2014) or Fixed Protection 2016 (after 5 April 2016). If you have one of these four types of protection it may allow you to take a larger tax free lump sum from your pensions. Paying money into your pension will not impact this protection. Please ask your NFU Mutual Financial Adviser for more details.
- The tax treatment depends on the individual circumstances of each customer and may change in future.
- We will invite you to complete an 'Expression of Wish' form at outset. Although it is not legally binding, it assists the Trustees as to your views on what should happen to your pot on your death. The proceeds are normally paid free of inheritance tax.

### **What are the charges?**

- Your illustration shows the charges and the effect they have on reducing the value of your plan over its lifetime. For full details of the charges, please see 'My Investments Guide to Charges'.
- The charges may change if, for example, there are changes to:
  - servicing costs
  - regulation
  - the law
  - fund management costs.

### **My investments service charge**

- This charge is calculated based on the face value of all your investments at the end of every day. Each month we calculate the average of these daily values, and the monthly service charge due is based on this average against the service charge table (see 'My Investments Guide to Charges' for details), and the number of days in the month.

### **Fund charges**

- The fund charges are taken directly by the fund manager before setting the unit price in order to pay for:
  - the costs of managing assets in the funds
  - any fees, levies and other charges required to operate the fund.
- The amount charged depends on which funds you invest in.

### **Adviser charge**

- If you've received advice from one of our advisers we'll charge for this.
- The adviser charge will be taken out of your single payment and/or regular payment, as detailed on the Advice Charge Summary Sheet provided.
- If you receive advice on your choices as to how you take your pension pot e.g. using this plan for flexible access, then we will deduct the advice charge from your pension pot.

### How do I make contributions?

- Single contributions – by cheque or electronic transfer.
- Regular contributions – by direct debit.
- If you are transferring the value of another pension scheme into your plan then it will usually be by bank transfer.
- If you are paying from a personal account we may make electronic or other checks about the source of the money being used, or request documents to prove the identity of any individuals, associated with the transaction.
- If you're paying from a business account that's not solely or jointly in your name(s) we might carry out security checks to confirm where the money is coming from. We may require additional information about the business, including evidence of identity for anyone who owns a share in the business, as required under the Money Laundering Regulations. We may refuse to accept payment.

### Can my regular contributions be set up to increase automatically each year?

- Yes, you can choose to increase your contributions automatically on each anniversary of the start date at a fixed rate of between 1-10%.
- We'll then continue to increase your contributions each year, unless you tell us not to, up to the annual allowance; see earlier section 'How much can I pay into my plan each tax year?'
- If you do not choose for your contributions to increase automatically, it's very important that you regularly review the amount you pay as your earnings increase.

### Product cash

- Product cash refers to cash that is held within the plan which is not invested in funds.
- Cash payments will be paid into product cash, before buying units in your selected investment fund(s).
- Money paid into product cash will start to accrue interest on a daily basis (credited monthly where interest is being paid) when the payments have cleared.

### How are my contributions invested?

- We'll invest your contributions in the funds you choose. You can change your choice at any time. You'll find details of the funds in our Fund Centre section on [nfumutual.co.uk](http://nfumutual.co.uk).
- If you have not received advice from one of our Advisers and you do not know which fund to choose, we offer a default fund where your contributions will be invested - see our website [nfumutual.co.uk/defaultfund](http://nfumutual.co.uk/defaultfund) for more details.
- Each fund is divided into units, and every contribution buys a number of units in the funds you've chosen. For some funds, units may be referred to as shares.
- Each fund has a unit price which is calculated using the value of investments held by the fund at the daily valuation point.
- We'll work out your plan's value by multiplying the total number of your units in each of your funds by the fund's unit price. If unit prices go up and down, so will your plan's value.
- For investments in with-profit funds a terminal bonus or market value reduction may be applied to your pension pot. For further details, please read our With-Profits Investor Information Document.

### Can I change my investment choice?

- There are 2 ways you can do this:
  - you can make one-off switches from one fund to another
  - you can change where your future contributions are invested.
- If switching from one fund to another we'll cash in units in your existing fund and pay the proceeds into product cash. We will then use these proceeds to buy units in your new fund. The market price of the new fund(s) could have changed, up or down, by the time the request is processed.

### What can I do with fund distributions?

- There are two options for the distribution of investment income from the fund(s) you invest in:
  1. Reinvestment - Any investment income buys more units in the same fund(s) that produced the income.
  2. Product cash - Any investment income is paid directly into product cash. This is the cash facility within your plan to hold uninvested cash.

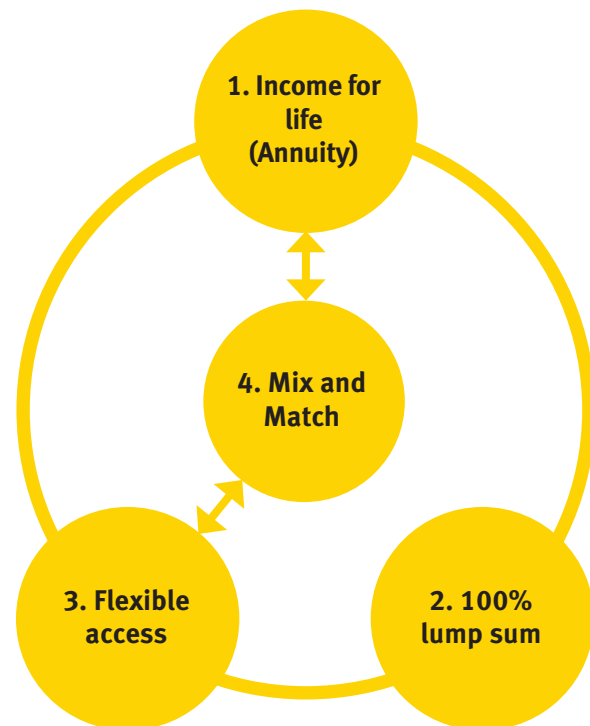
### How can I check how my plan is doing?

- We'll produce four statements every year, and aim to send them out in January, April, July and October. Each statement will show the value of your plan and how much has been paid into it and/or taken out since your last statement and any charges taken out.
- If you want to get information about the value of your plan you can log onto My Investments at any time of the day. You can contact us for information about your plan's value. You can also visit our website to check unit prices, [nfumutual.co.uk](http://nfumutual.co.uk)

In addition, we will issue an Annual Pension Statement which shows the current value of your pension pot and an illustration of how this value may change in the future.

### What choices will I have when I take my pension pot?

When using your plan to accumulate money for your retirement, it is important to consider in advance what you plan to do with your pension pot. There are four main options when you take your benefits:



1. Income for life (Annuity) - A lifelong, regular income. You can purchase a taxable income for life with all of your plan. Alternatively, take up to a quarter of your pot tax free as a pension commencement lump sum and a reduced income which will be paid after income tax has been deducted. You can also purchase an income for life with all, or part, of your plan that is already in the drawdown fund.
  - You should shop around to buy an income for life. You can transfer your plan and then take your income from another pension company using the Open Market Option.
  - Your income will depend on your health and lifestyle and can be enhanced if these impact on your life expectancy - such as ill health.

- You can choose an income that:
  - pays the same amount of income each year, or one that increases
  - pays a smaller amount of income to you, and then provides an income for your spouse/civil partner and/or a dependant if you die before them
  - is paid for a minimum period for example 5 or 10 years, even if you die before then.
- 2. 100% lump sum – You can take the whole amount as a single lump sum. A quarter of your pot can usually be taken tax free – the remainder will be taxable. You will need to plan how you will provide an income for the rest of your retirement.
- 3. Flexible access – where you decide when and how much to take out of your pension pot.
  - Option 1 - Uncrystallised Funds Pension Lump Sum (UFPLS). You can take out lump sums from your plan as and when you need the money. Each time you take a lump sum, normally a quarter of it is tax-free and the rest will be taxable. Any money left in your pension pot remains invested, which will give your pension pot a chance to grow, but it could go down in value too.
  - Option 2 - Drawdown. You can transfer all, or part, of your plan into a drawdown account. A quarter of the amount moved into drawdown can be taken tax-free at the point of transfer. You don't need to start taking an income straightaway, you can just take the tax free cash. The remainder stays invested in your plan. This can give your investments a chance to grow, but they could go down in value too. If you are unsure of which funds to invest in, we offer four different Investment Pathways depending upon your retirement goals.
- 4. Alternatively, take a mix and match approach. For example, a drawdown income and an annuity later.
  - We'll remind you about your pension benefit choices nearer your selected retirement date.

You don't have to stop working or retire to take your pension pot.

Please speak to your NFU Mutual Financial Adviser for more details - especially the tax implications of your choice.

#### **How will units be cashed in when I take my pension pot or transfer my plan?**

- There is no minimum withdrawal amount. However, if you want to keep your plan open then you must leave a minimum of £1,000 in it. If you take money from your pension pot, we'll cash in units in your fund(s) using unit prices at the next valuation point once we have all the information we need. For investments in with-profit funds a terminal bonus or market value reduction may be applied to withdrawals from your pension pot.
- If you choose to transfer your pension pot to another provider, we'll cash in units in your fund(s) using the unit prices at the next valuation point after we receive all the required forms from the other provider.
- Withdrawals will be paid to your nominated bank/building society account electronically direct from product cash. Where there is insufficient product cash to pay a withdrawal we will automatically sell your investments to make the payment. The process to sell or switch your investments can take up to 9 business days or potentially longer if delayed by pending transactions or if we are required to perform a check for taxation purposes on your pension plan.

#### **What happens to my plan if I die?**

- Once we receive written notification of your death, we will sell your investments and place all the proceeds into product cash. This will then be paid out in one of the following ways in accordance with the scheme rules:
  - (i) provision of one or more lump sum death benefits;
  - (ii) provision of drawdown pension where a beneficiary or beneficiaries are aged 18 or over; and/or
  - (iii) provision of income for life available through the open market option.

- If you die before age 75, any money withdrawn from the pension pot can be paid tax-free to the beneficiary. After age 75, any withdrawal is taxed at the marginal rate of tax paid by the beneficiary (or at 45% if not an individual).

### Can I change my mind and cancel my plan?

#### Changing your mind

- If you change your mind about your plan you can cancel it within 30 days . If you haven't taken advice then you can have your money back, but you could get back less than you've invested. This could happen if you've invested a single payment and the value of your investment falls. If you've had advice, you will still be liable for payment of the advice charge.
- If you're transferring money into this plan from another pension scheme and you change your mind after the transfer is made, there's no guarantee they'll accept your money back, or that we'll return the full amount to them if the value of your investment has fallen.
- We'll tell you when the 30 days starts, and, if you wish to change your mind, please write to us at the address in 'How to contact us'. If you don't cancel then your plan will continue as set out in this Key Features Document and the terms and conditions.

### Can I transfer my plan?

- You can transfer the whole value of your plan to another pension company at any time. If you do this, your plan with us will end.
- Alternatively, you can transfer out part of your plan (except from drawdown, which has to be transferred out in full), as long as at least a £1,000 balance remains.

## OTHER INFORMATION

### Law and language used

- The law of England will apply to this plan.

- Your plan, and all our other communications with you, will be in English.

### Making a complaint

- If you need to make a complaint, please write to us at:

NFU Mutual  
The Lakehouse  
Ryon Hill Park  
Stratford-upon-Avon  
CV37 0UU

- If you prefer, you can call us on 0800 622323.
- We will do all we can to resolve the complaint to your satisfaction. Making a complaint will not affect your legal rights.
- If you're not satisfied with our response you can contact:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
0800 023 4567  
financial-ombudsman.org.uk

### Compensation

- If NFU Mutual Select Investments Limited is unable to pay claims because of financial difficulties, you may qualify for compensation from the Financial Services Compensation Scheme.
- You can contact the Financial Services Compensation Scheme for further details, on 0800 678 1100 or 020 7741 4100 or fscs.org.uk

## About NFU Mutual Select Investments Limited

- This plan is provided by NFU Mutual Select Investments Limited (MSIL), a wholly owned subsidiary of NFU Mutual. NFU Mutual is The National Farmers Union Mutual Insurance Society Limited. It's a registered company that's limited by guarantee, which means its capital isn't divided into shares. Its Head Office is in the United Kingdom of Great Britain and Northern Ireland, situated at:

Tiddington Road  
Stratford-upon-Avon  
Warwickshire  
CV37 7BJ

- NFU Mutual Select Investments Limited is authorised and regulated by the Financial Conduct Authority, and is on their register under number 582519. You can contact the Financial Conduct Authority as follows:

☎ Consumer helpline: 0800 111 6768 (freephone) or 0300 500 8082 from the UK, or +44 207 066 1000 from abroad.

✉ 12 Endeavour Square  
London  
E20 1JN  
fca.org.uk

📧 consumer.queries@fca.org.uk

## What service do we provide?

- We offer a way for clients to make investments in various funds, and to keep track of their investments. You can use our Select Pension Plan to make investments into one or more funds. You can make additional investments over time, and switch your investments as you wish.

## Is this plan right for you?

- If you're unsure if this plan is right for you, please speak to your NFU Mutual Financial Adviser or call a Telephone Financial Adviser on 0800 622323. NFU Mutual Financial Advisers advise on NFU Mutual products and selected products from specialist providers. We will explain the advice services and charges.

## How to contact us

- If you do not have an NFU Mutual Financial Adviser and you want to:
  - cancel your plan within the first 30 days
  - change your regular contributions
  - get access to our online service
  - take your pension pot, or make any other claim
  - change your selected retirement date
  - change your investment choice
  - transfer to another pension plan
  - ask any other questions then please
- ☎ call us on 0800 622323. Our telephone lines are open on weekdays from 9.00am to 5.00pm. We may record telephone calls for training, monitoring or security purposes.

Or

✉ write to us at:  
NFU Mutual  
PO Box 27142  
Glasgow  
G2 9LS





NFU Mutual

If you'd like this document  
in large print, braille or audio,  
just contact us.

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