



Improved payout rates and easier-than-ever applications

Shepherds Friendly, a financial mutual established in 1826, offers two main insurance products: Over 50s Life Insurance and Income Protection.

Recently, our Over 50s Life Insurance has seen exciting new rate updates, offering your clients a higher sum assured for their premiums.

Plus, our Simplified Application Income Protection Insurance allows you to cover your clients in no time with an easier, streamlined process. Read on for more.

Over 50s Life Insurance

We have recently increased a range of sum assured values on our Over 50s Life Insurance plan, offering better outcomes for your clients, and you as their adviser. These improved rates provide greater value, helping clients protect their families while maximising their coverage.

Get a quote online to find out specific rates for your clients and find out more about the other benefits of the plan, including:

- Voted '**Best Over 50s Provider 2024**' by YourMoney.com
- **5 Star Defaqto** rated
- **Free cover after 30 years or by age 90**, whichever comes first
- Up to **£250 Co-op Funeral Benefit** Option

[CTA] [Get a quote](#)

Income Protection Insurance

As a reminder, we also offer Simplified Application Income Protection Insurance. This short-term cover has an easier-than-ever, quick application process that saves you time as there's no need for underwriters. Simply get a quote, apply, and have a decision for your clients in just 10 minutes:

- **Faster and easier application process**
- **No loading or rating of premiums**, offering certainty to your clients
- **No underwriters, queues, or pre-sale enquiries**, meaning you can **cover your client quickly**

And your clients can make the most of:

- **Protecting up to 70% of income**

- **Cover starting from only £5 a month**
- **Enhanced benefits** with Nuffield Health - this includes a **24/7 GP service**, an **emotional well-being platform**, and a **20% discount on Nuffield Health gym membership**

If your clients are looking for long-term cover, we also offer a fully underwritten Income Protection plan to suit their needs.

We provide competitive commission rates, training and assistance to all advisers. Interested in working with us?

[CTA] [Find out more](#)