



On behalf of Anglo-Saxons Friendly Society, the following message has been submitted to the official online condolence book:

For over 70 years, Queen Elizabeth II served the UK and commonwealth with unwavering commitment and dedication to service. She was a truly remarkable lady and Queen, an inspiration and loved by everyone. Our sadness at her death is immeasurable and we send our deepest sympathy and heartfelt condolences to the Royal Family. RIP Queen Elizabeth II, reunited with your beloved late husband Prince Philip.

If you would like to submit your own message, visit <https://www.royal.uk/contact> and click on the tab at the right 'Book of Condolence'.



NEWSLETTER - SEPTEMBER 2022

HALF-YEARLY MEETING

In accordance with Society Rule 26.2, the Half-Yearly Meeting will be held at 7pm on Friday 28 October at the Masonic Hall, (Ruckland House), 25 Wrotham Road, Gravesend, DA11 0PA

Welcome to The September Newsletter which is packed with information as we are working hard behind the scenes to progress the strategy shared with members at the AGM. This includes offering an updated sickness product and modernising the discretionary benefits to deliver more value to members. Updates are included which require your attention so grab a drink, make yourself comfortable, digest the contents and please action the relevant sections.

SOCIETY TO LAUNCH NEW SICKNESS PRODUCT AND NEW MEMBER BENEFITS

During 2020 the Society suspended new memberships, primarily driven by Covid. The Board has taken this opportunity to refresh the sickness product to attract younger and diverse members from the Gravesham area. It is expected to be launched in late October. The membership has not grown for a number of years and addressing this over the next few years will be key to securing the long-term future of the Society.



The new sickness product differs from the one held by current members and received positive feedback from the consumer testing carried out with a target audience within the Gravesham area. An information leaflet will be produced and details placed on the website in due course. A short precis of the main points are:

- Age cap of 60 years, minimum age 16
- Weekly benefit of £100
- 13 weeks deferred claim period from opening a policy
- Claims not payable for first 7 days of sickness
- Premiums dependent upon age at start of policy, increase at 10 yearly age brackets and remain fixed at the published rate
- Minimum term 10 years
- Sickness benefit ceases at age 70
- Lower rate discretionary benefit membership fee payable to age 85
- Payment by direct debit with monthly, quarterly or annual payment option

The new product and member benefits have been developed to cover the cost of claims from new members and ensure the Society has sufficient funds to pay existing member claims. To align with this, the discretionary benefits for new members will be:

- Payable after 12 months membership
- Limit of £500 per year to cover dental, optical and MME with maximum payment of £200 under each category. Eg: If a member claims £200 dental and £200 optical, the MME allowance will be reduced to £100 per year. This gives members the autonomy to claim for the benefits they need
- 50% of invoice receipt paid
- Hospital stay benefit of £30 per night up to 16 nights per year, payable from annual limit of £500
- Maternity/paternity grants of £200 per child, payable from annual limit of £500
- Death benefit (£2,500 or £5,000 for accidental death) covered under discretionary benefits and not the sickness policy

Further member benefits such as grants for first-time buyers, home energy efficiency and education will be introduced in 2023. These are being reviewed and will be applicable after 2 years membership but current members will be able to claim these immediately.

Changes are also being made to the discretionary benefits for existing members which were discussed at the AGM. These will be applicable from 2023 and further details will be given in the next Newsletter.

It is appreciated that the new sickness product does not capture potential members over 60 and to be as inclusive as possible, the Society hopes to launch an Individual Savings Account (ISA) in 2023. Further updates will be provided in future Newsletters.

A lot of work is being carried out to update the website and develop a new member database that will improve membership experience, enable claims to be made online, provide updates on the progress of claims, reduce operating costs and help us communicate with you on the things that are important to you.

MEMBER GET MEMBER SCHEME



To help with recruiting new members, a member get member scheme is being introduced which rewards existing members for spreading the word of the Society. Each time you introduce a new member who takes out a sickness policy, a reward of £50 will be paid for the first 50 members. Thereafter the reward will be £25 per new member introduced. The reward is payable following receipt of six months of membership premiums by the new member. It should be noted it is a member introduction to the Society without any product advice.

If you know of someone who is interested in becoming a member, please email info@anglo-saxons.co.uk and we will let you know as soon as the product is launched.

PARLIAMENT HILL

From late October 2022, Parliament Hill is being offered as a benefit and is available to existing and new members immediately. It is offered alongside the existing and proposed benefits and does not form part of the annual limit. Parliament Hill is part of a mutual and specialises in delivering member benefits through a number of discount schemes. It operates in member sectors and offers numerous discounts, including the following:

- Shopping, including Sainsburys, Tesco, Co-op, M&S, Apple
- Lifestyle, including cinema, eating out, mobile phone tariffs
- Travel including package holidays, travel insurance, foreign currency and theatre breaks
- Health and Wellbeing including discounts for gym, golf and family entertainment as well as helplines for counselling and legal matters

The Society's website will be updated with a calculator showing how much you could save on your weekly shopping. Annual savings can be as much as £1,200 based on weekly shopping spend/number of people in the household. It is hoped that this will benefit members through the cost-of-living crisis, increased energy and fuel costs and general increases in day-to-day expenses. You can view more on Parliament Hill by following this link <https://www.parliament-hill.co.uk/> and in due course there will be a link on our website which will allow you access to these benefits.

ENERGY GRANT

The increase in energy costs is well publicised and it is appreciated that this will be a worry to many members despite the price cap of £2,500 for the next two years. Part of the Society's vision and mission statement is to support members in times of hardship and the Board has therefore agreed to make available a one-off tax-free payment of £200 to member households in the UK, which will be paid in the final quarter of 2022.

Please note that this grant **must be claimed** and will not be awarded automatically. Where two or more members reside at the same address, one payment of £200 will be made. The address of each member is the one held on the Society's database at the time of this Newsletter being distributed unless members have moved in the intervening period in which case a change of details form and documentation will be required to be provided.

Please complete the attached form and return it to info@anglo-saxons.co.uk by Monday 31 October. If you do not have an email address, please post the form to the office (address listed at bottom of Newsletter) and advise that you do not have an email address. Bank details are also required to ensure the correct details are held.

SOCIETY HALL AND OFFICES

The question of whether the Society Hall should be retained or sold was covered in the members questionnaire circulated in August 2021. The responses indicated just over half of the members that completed the questionnaire preferred to retain the Hall. Since that time, estimates to refurbish the Hall were received in the region of £100,000. The question of the Society Hall was raised at the 2022 AGM and members in attendance voiced that it should be sold. To enable all members to be involved in the decision, a SurveyMonkey poll was set up. A total of 105 responses were received via the Survey, emails, telephone calls and letters. From these responses, 96 members had no objection to the Hall being sold. The Board reviewed this information at the July Board meeting and agreed that the Hall will be sold with the offices. The Hall is now being marketed with the offices, an offer has been received and is being pursued.

DISCRETIONARY BENEFITS

Claims forms continue to be received after the 3-month timescale. Please note this came into force on 1 April 2022, was communicated in the January 2022 Newsletter which is available to read on the website under the News section, and is printed at the top of the claim form. It is important that receipts clearly state that the payment has been made, the date of the treatment, contain the members name and preferably the address. It is also important that Section D on the claim form, Claimant Declaration and Consent, is completed. This will help your claim to be progressed quickly and without queries. Your help with this is greatly appreciated.



GDPR

Thank you to all members who have returned their GDPR consent forms. This is a statutory requirement so please return them if you have not already done so. If it is easier to email your consent, please contact bhavin@anglo-saxons.co.uk

MEMBER TESTIMONIALS



Thank you to those members who have submitted testimonials which is an effective way of engaging with potential members and growing the Society as there is no-one better placed to tell this story than you, the members. The information within this Newsletter regarding the launch of a new sickness product later this year, makes testimonials very important. Friendly Societies are not widely recognised and this is your opportunity to proclaim the benefits, and hopefully the service received, and help the Society grow in order that it can flourish for the next 145 years. Please let us know why you joined the Society, how the Society has helped you over the years, any comments on our member service team and how they look after your claim, if the Society offers good value for money, if you would recommend becoming a member or any other areas you wish to comment on. A form is attached to enable you to complete this online and email to info@anglo-saxons.co.uk. Thank you in advance for your help.

OVER 65 MEMBERS

A polite reminder to members over 65 to please remember to cancel your standing order. This helps us to keep the accounts in order as if contributions continue to be paid, the money received is greater than the money due and results in additional admin work to balance the accounts and repay the money received. Thank you for your help with this.

CONTACT US

As always, please do not hesitate to contact us if you require any help, using any of the methods listed below:

Post: The Old Rectory, Springhead Road, Northfleet, DA11 8HN

Telephone: 01474 567050

Email: info@anglo-saxons.co.uk