



Police Mutual Group

Making a difference
to Police & Military lives



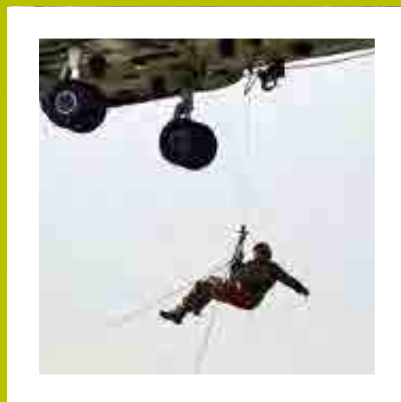
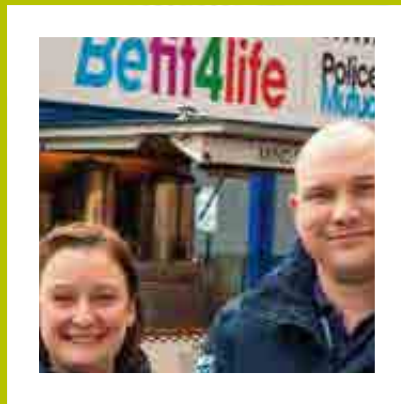
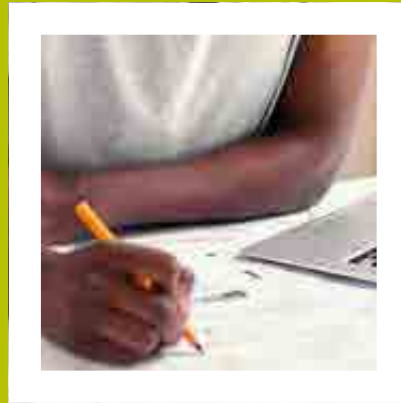
Police Mutual is a not-for-profit financial services organisation, set up for the Police by the Police Service in 1866, to provide financial and welfare support to colleagues and their families in times of need.

Our founders believed that if they helped to look after a colleague's financial wellbeing, it would be good for the individual, their family and the Police Service as a whole.

Times may have changed but that belief still holds firm. The Police Mutual Group is now bigger and stronger than ever and, with Forces Mutual, we aim to extend our support to the Military family too.

Improving the lives of our members and customers in the Police and Military families is at the heart of everything we do and, with no shareholders, it means our focus is firmly on the people who protect us.

We use our not-for-profit status to not only make sure our products are keenly priced but also to fund other initiatives which support our Police and Military members and customers in ways that make a positive difference to them and their families.



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"Challenging times"

"We know those who protect us have jobs like no other. In turn, we have to make our organisation like no other. Our focus on improving their lives makes us very different to other financial services providers and is our way of showing support for what the Police and Military do."

As a not-for-profit organisation, we pursue a 'virtuous circle' of strong financial performance, enabling us to give back more to those who protect us which, in turn, leads to increased levels of member/customer satisfaction and recommendation resulting in a strong performance.

These are challenging times and supporting our members and customers remains at the heart of everything we do. Our results prove that you can do the right thing and be a strong-performing business too."



"...supporting our members and customers remains at the heart of everything we do."

Stephen Mann,
Chief Executive,
Police Mutual Group



We exist to
improve
the
lives
of the Police family
and we offer this to the Military,
others who lay their lives on the line
and those who support them.

A better tomorrow

for those who protect us today by making their lives easier, happier and longer.

The values we live and breathe

All of us are better than one of us

By working together, we do more for our members, our customers and our colleagues, helping all of us to do the right thing more often.



Wired to care

A deep understanding of those we serve and work with is second nature to us. It's intuitive. We know how to best serve, support and help our members, customers and colleagues.



Think commercial. Act commercial

We mean business. Being great at business is the best way to support each of our members and customers. It is our job to find ways to help them today, tomorrow, forever.



Be the best

We set our own standards. We are not judged by anyone else's. Every day we relentlessly challenge ourselves to be better. Better than we were yesterday. Better than others who seek to serve our members and customers.

The unique structure of the Police Mutual Group

Governance



Our Committee of Management

Our Committee of Management is elected by a network of volunteers from within the Police Service and includes representation from all Police ranks. At the same time, our Managing Board and Executive Team have in-depth financial services expertise.

AGM

Committee members are elected at the Annual General Meeting (AGM) by our Force Authorised

Officers who represent the views of members in their respective forces.

Responsibilities

Our Committee of Management is ultimately responsible for our values, membership and relationship with our affinities. Its members oversee our Managing Board and Executive team to make sure everything we do is in the interests of our members, customers and affinities.

Authorised Officers make up our network of volunteers within Police forces. They act as our ambassadors and champions, helping us engage with serving Officers and Staff.



Membership



Our business is run for the benefit of our members and customers.

The following groups are eligible to take out Police Mutual products:

- Serving and retired Police Officers
- Serving and retired Police Staff
- Specials
- Partners and wider family including:
 - Parents
 - Brothers and sisters
 - Children and grandchildren
 - Nieces and nephews
 - Brothers and sisters-in-law
 - Parents-in-law

If you're part of the Police family and have bought an eligible product from us, you are a member and have the right to have your voice heard through our formal governance structures.

Our Military customers are just as important to us and we follow the same guiding principles in developing products and services to meet the specific needs of the Armed Forces community.

Forces Mutual offers its products and services to:

- Serving personnel in the UK Armed Forces
- Veterans and former serving personnel of the UK Armed Forces
- Reservists and Cadets
- Partners and wider family of Armed Forces personnel including:
 - Parents
 - Brothers and sisters
 - Children and grandchildren
 - Nieces and nephews
 - Brothers and sisters-in-law
 - Parents-in-law
- Civilian contractors to the MoD
- Support organisations

Wellbeing

Wellbeing can be defined as feeling good about yourself - having the confidence to face your day, feeling able to cope when things go wrong and being resilient to changes outside of your control.

If you feel good about yourself and the job you're doing, you'll probably make a better impact on the people you're surrounded by - not just your family but the people you engage with on a daily basis.

There are a number of elements that contribute to how we feel and, if one element isn't quite right, it can have a negative effect on our overall wellbeing. At Police Mutual, we think about wellbeing from the following perspectives:

Financial

How financially secure we feel

Physical

Overall health

Mental

Ability to cope with pressures of day-to-day life

Community

The areas in which we live and interact

If just one of these is out of sync, it can have a significant impact on the way we feel generally, how we perform at work and how we behave and interact with others.

Wellbeing

in the Police
and Military

We believe that having Police and Military personnel who feel positive about themselves has to be good, not only for individuals and the Service but also for society as a whole.



How we're helping to improve lives

We link everything we do to our purpose of improving lives and spend a significant amount of time meeting with members of the Police and Military to understand the issues faced by our affinities at both a local and national level.

This insight is invaluable and helps identify ways in which we can offer support to individuals, their families and the wider Police Service and Armed Forces.

Wellbeing is high on the agenda for both services, with mental health in particular identified as challenge across the board. By focusing on the four key areas of financial, physical, mental and community wellbeing, we believe we're able to demonstrate an holistic approach that improves lives and makes a real, tangible difference to the wellbeing of our Police and Military affinities.

Our commitment in 2017

We were pleased to be able to allocate over

£2.3m

to support the wellbeing of
Police and Military personnel.

This report documents how we aim to make a real difference to the financial, physical, mental and community wellbeing of those who work for the Police and Military and their family members.

Police Mutual

For over 150 years, Police Mutual has been helping serving and retired Police Officers, Staff, Specials and their families with their finances and more.

We understand our members' needs and are proud to be different. As a member-owned business, we don't have shareholders and are run for the benefit of our members and the wider Police Service. We use our resources to help improve our members' lives and we're passionate about investing in their wellbeing and the things they care about.

We offer a great range of products and services exclusively for our members, including savings and investment products, value-for-money insurance, private healthcare and advice on finding a mortgage. Today, over 200,000 members trust us with their finances.

Police Mutual works in partnership with forces and Police-related organisations to deliver practical, targeted help, insight and learning to the wider Police family. We support a number of significant force projects and provide tools and practical help, all aimed at improving wellbeing.

Forces Mutual

Forces Mutual shares a common purpose with Police Mutual: "We exist to improve the lives of those who lay their lives on the line and those who support them" and benefits from being part of a mutual group.

We offer a wide range of financial service products to members of the Armed Forces and their families. This means we can care for our customers throughout their Military careers. We've been supporting the UK Military for over 30 years, offering insurance, money and travel products and services tailored to Military personnel and their families.

With branches on bases in the UK, Germany and Cyprus, we can provide easy and convenient access for the Military community. And our competitive range of products and services, with important additional benefits valued by the Armed Forces, are not readily available on the high street.

As a not-for-profit organisation we are able to return even more to the Armed Forces community, including through the Forces Mutual Foundation. And our not-for-profit approach helps us focus on our aim of improving the lives of Military personnel, their families and the wider Military community.

How we are doing

Around
220,000
Police Mutual members

Over
14,000
new Police Mutual members in 2017

Over
76,500
Forces Mutual policies

48%
of members believe we are trying to improve people's lives.

67%
of members would recommend us to their families and friends.

84%
of our colleagues believe we constantly seek to improve the service we offer.

64%
of key stakeholders believe we play an important role in improving the wellbeing of the Police and Military families.

Our Group measures show average results from Police Mutual and Forces Mutual in 2017.

**Police
Mutual**
ALL PART OF THE SERVICE



Supporting the Police family throughout life

As soon as you join the Police, as an Officer, Staff or Special, you and your family members can benefit from our products and services. And we're here for you throughout your service and into retirement.

For example, if you're looking to save towards that holiday of a lifetime, your child/grandchild's university education or first car, or simply building a fund to make retirement a little easier, we have great savings and investment products to suit your needs.

If you're looking for your first home or need to free up some cash by re-mortgaging your existing property, we can help you find the right mortgage for you. And if

you're looking to protect yourself and the people and things you care about with private healthcare or value-for-money insurance, we've got that covered too.

What's more, our not-for-profit status means we don't price our products and services to make any more money than we need. We use our resources to help improve our members' lives and we're passionate about investing in your wellbeing and the things you care about.

Whether that's helping with funding to support your local community activities outside of work or providing information and guidance on personal and financial wellbeing throughout your career and into retirement - we're here to support you and your family, whatever challenges life surprises you with.



Improving lives

At Police Mutual we aim to make sure that everything we do for our existing and potential members, as well as the wider Police Service, links back to our improving lives purpose.

Police Mutual is very much part of the Police family and this unique position gives us a deep understanding of the needs of members and non-members alike. Our initiatives and activities - over and above the great products and services you'd expect from a trusted financial services provider - help to support the entire Police family. We're proud to demonstrate our difference and how we stand apart from other organisations in our field.

Our team is passionate about the wellbeing of Police employees and recognise that it impacts their wider families too. We listen to, understand and empathise with our audience. And we're humbled by their appreciation of the way we deal with them on a daily basis or when we recognise opportunities to brighten their day with a small act of kindness.

"...even now I cannot explain their effect in bringing me out of my depression..."

"One of your colleagues kindly provided me with your name as the person who initiated the dispatch of flowers to me after the demise of my wife of 61 years.

Although I was recognised among friends and family as a person of very strong character, I was devastated by her passing and in the days that followed I could see no purpose in life outside my deep depression and despair.

The arrival of your beautiful flowers came as a complete surprise to me and even now I cannot explain their effect in bringing me out of my depression and self-blame for her passing.

My sincere thanks to you and all members of staff at Police Mutual for your kindness and thoughtfulness in recognising my grief and responding in such a wonderful way. I shall remain ever thankful to you all."

● **Police Mutual member**



"I always come off the phone feeling better..."

"I have been with Police Mutual for seven years now. Just rang them and told them I was moving house and could do with a little extra cash, they gave me the best options with regards to my savings. Additionally last year when I got married, we received a surprise personalised wedding hamper. I always come off the phone feeling better and I wouldn't now trust my savings with anyone else."

● **Police Mutual member**

The following pages highlight just some of the ways we continue to make a difference to Police lives in the areas of:

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Physical wellbeing	Page 42	▶
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Financial wellbeing

Financial health isn't just about the amount of money you have. It's a much more holistic view of your financial circumstances. How satisfied you are with your standard of living, whether or not you're free from financial stress and debt, how well you manage your money on a day-to-day basis, whether you're saving for the future and how able you feel to cope with emergency or unforeseen expenses, all contribute to your level of financial wellness.

Being financially fit is an integral part of overall wellbeing. Poor financial health can lead to other problems too, from increased stress or depression for example, through to loss of sleep, the inability to focus on everyday tasks, mood swings or changes in behaviour.

Headline results from the Police Federation of England and Wales' 2017 pay and morale survey highlight the financial mood of 30,000 Officers. According to the survey, more than one in 10 say they never or almost never have enough money to cover all of their essentials. There are reports of some Officers using charity or vouchers to put food on their table or fuel in their car¹ and it's estimated that almost 24% of Officers and Staff feel their household finances will worsen in the future.²

We're here to help

To make sure we really understand the needs of the Police family, we work closely with Experian and have invested significantly in the development of a profiling tool to provide extensive insight into financial behaviours. This puts us in a unique position, enabling us to identify challenges and opportunities so we can provide solutions that really fit the bill.

We recognise improving financial wellbeing isn't simply about saving more and spending less. It's also about helping individuals to make sure they're in control when it comes to their money and to enable them to build their own financial safety net.

By providing the right tools and support, through our financial education courses, as well as by delivering relevant products, services and advice that meet the unique needs of our audience, we believe Police Mutual is perfectly placed to help existing and future members do just that.

FINANCIAL WORRIES

Of UK employees surveyed

33% say financial worries are their biggest concern

Of UK emergency services personnel surveyed

35% have financial worries

51% have been affected by financial worries in the last year



Of UK employees surveyed

35% say Brexit has affected how they feel about their finances

29% say it's affected how they feel about their savings

22% now feel differently about borrowing money

According to **The DNA of Financial Wellbeing 2017** a survey of UK employees by our trusted partner, Neyber

Financial education

Just 25% of the UK population say they are very organised when it comes to managing their money on a day-to-day basis.

And only 21% are very confident about their long-term financial situation, according to a survey from Momentum UK.¹

With market and regulatory changes an accepted part of the financial world, we understand how important it is for people to access up-to-date information and the support they need to make good decisions when it comes to their money.

And we're keen to help...

Our financial education courses provide a wealth of information to help Police Officers and Staff make sense of their finances, at various stages of their careers:

- New recruits
- Mid-service
- Pre-retirement

Research shows that one in every five people have had to make financial cutbacks in the last 12 months.¹

What's more, it's estimated that 24% of adults in the UK currently have less than £100 in savings right now² and it's estimated that almost 18% of Police Officers and Staff have no savings at all.³

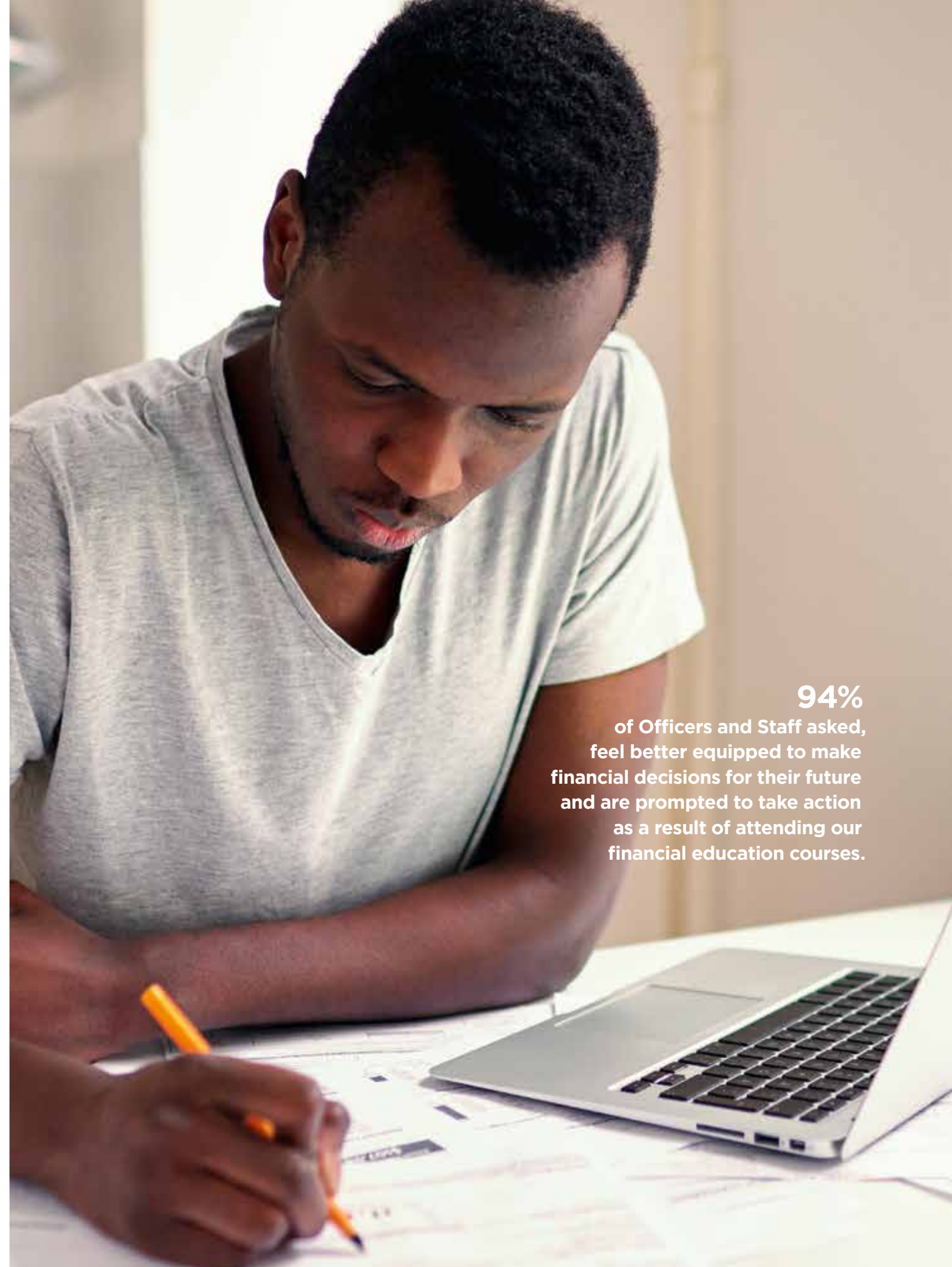
That's why we're keen to help Police employees get to grips with financial planning, both now and for the future.

We want to help individuals who may be experiencing financial difficulties or simply looking to avoid them, to understand the importance of taking control of their money for a better financial future, with topics including:

- Understanding your finances
- Planning for future needs
- Managing income and expenditure
- Personal and family budgeting
- Managing debt
- Emergency money
- Saving and investing for the future
- Retirement planning

What's more, we know that learning how to look after money at an early age can improve financial awareness in later life. That's why we're developing literature outlining ways to help you encourage your children to learn about and understand the process of managing money, from receiving pocket money and the importance of saving, to including them in financial decision making.

30% of the UK working population asked would like to have access to financial education but their employer doesn't currently provide it.² That's why we continue to invest in our programme of free financial education courses. Our courses provide information and tips to help individuals make sense of their finances. In 2017 we delivered over 1,600 courses, which means over 20,000 Officers and Staff benefited from our free financial education sessions.



94%
of Officers and Staff asked,
feel better equipped to make
financial decisions for their future
and are prompted to take action
as a result of attending our
financial education courses.

Over 22,000
people visited our new
pension calculator in the first
two months after launch in 2017.

Our support doesn't stop when Police life does

As Police employees approach retirement, although money worries may be less of an issue, they are likely to be replaced with different concerns such as how life is going to change on leaving the Service and how they will miss the camaraderie of the people around them.

We recognise that retirement from the Service is something that has to be planned - not least because of the dramatic change and loss of the support network that comes with it.

Which is why we provide courses, tools and information to help Police employees as they approach

retirement - but our support doesn't stop there.

From our easy-to-use pension calculator to help estimate future income in retirement, to continued support through our retirement centre with information on investment options, second careers, starting a new business, volunteering, how to keep fit and healthy and much more - our support doesn't stop when Police life does.

"This course should be compulsory..."

"The Police Mutual pre-retirement course was fantastic and Jayne was absolutely brilliant and the presentations were superb. The guest speakers for the Federation and NARPO were also excellent and worthwhile. This course should be compulsory for anyone with 18 months or less to go before they retire."

● **Police Officer**
Gwent

**WE
WANT TO
IMPROVE
LIVES**

And we do

Financial advice

We're keen to support our members as much as possible

35% of UK employees surveyed say they are unhappy with their financial situation and nearly one fifth say they would try to sort a financial problem without seeking any support at all.¹

However, making poor financial decisions, both big and small, can have serious consequences and we all need a little help sometimes. Whether it's a nice decision, like where to invest a lump sum or a less welcome dilemma such as how to handle debt issues, we're keen to support our members as much as possible.

That's why we offer impartial advice to support our members if they need it.

Independent financial advice

Our Financial Education courses provide useful information and general guidance on financial planning, retirement planning and the various types of investments available. But for those with money to invest, from a commutation or inheritance lump sum for example, more specific advice may be helpful. That's why our independent financial advisers are on hand to provide impartial, independent advice on products from the whole of the UK market, to help when needed.

Our focus is on offering an all-round value for money service, tailored to our members' needs. So we keep our initial charges low, provide online access to investment performance, regular updates and reviews - and we don't advise on our own products.

We aim to make investing easy. Our members tend to agree.

"We could not wish for a better service than we received from our financial adviser. We have the utmost trust in his advice and have never been disappointed."

● Police Mutual member

Mortgage advice

Whether a first time buyer, re-mortgaging, or looking for a buy-to-let property, finding a mortgage can be hard work. We know how time consuming trawling the internet or the High Street for the best deals can be, so we take the stress out of the process. We offer a full advice service, recommending the best mortgage for your specific needs from the whole of the mortgage market. And we see your application through from start to completion, so there's even less for our members to worry about.

"Amazing" service from Ricky

"I'm moving into my first home and decided to speak with Police Mutual about mortgage advice. I spoke with Ricky from the mortgage team and I cannot praise him enough - what an amazing service he provided! He rang me every week for updates and to provide information about different mortgage products etc. He was so helpful. The thought of purchasing my first mortgage was a real worry for me but the process was made so much easier because Police Mutual basically did it all for me. It was a really friendly and professional service which without doubt made my first home buying experience stress free! The friendly service offered by Police Mutual is beyond some of the best customer service I have ever experienced and I will be sure to use them again in the near future for other products they offer."

● Police Officer
Staffordshire



And we do

Debt advice

Most of us will borrow money at some time during our lives. We tend to think of borrowing for large purchases like a house or car, but when money is tight, people often look to borrow simply to make ends meet.

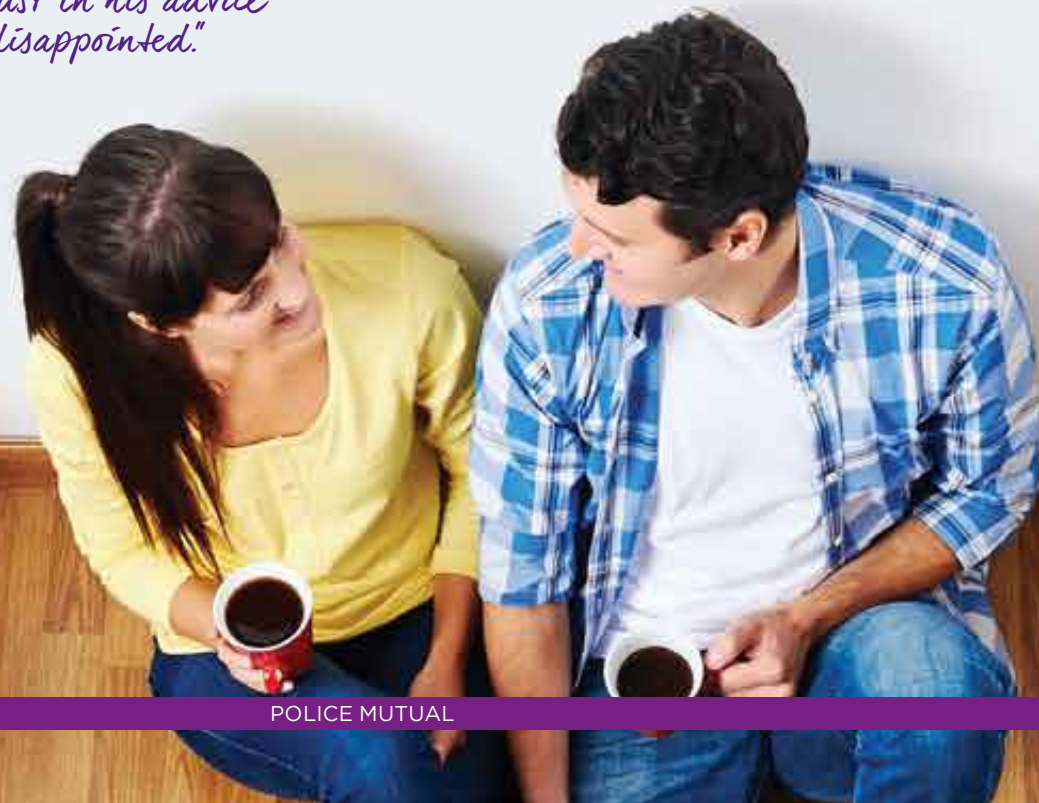
It's estimated that the average UK household debt has risen from £10,718 to £11,306,¹ with 53%² of emergency services personnel now borrowing money to meet basic needs.

Money worries is one of the largest factors impacting the wellbeing of the Police family today. It can be tempting to look for an easy option, with 36% of workers in the emergency services asked using credit cards and 15% using their bank overdraft. And 28% turn to bank loans or borrow from their savings in the hope that they'll be able to pay it back.²

But this is often not the best solution and can lead to spiralling debt and problems with repayment - every day 3,321 Consumer County Court Judgments (CCJs) are issued in the UK, with an average value of £1,495.³

We understand that when people find themselves in financial difficulty, talking about it to friends and family may not be an option. That's why we've teamed up with PayPlan, so our members have access to independent, comprehensive advice, guidance and support and help to regain control of their finances.

93%
of clients asked, rated our mortgage advice service outstanding or excellent in 2017.



Making the most of your money



Financial resilience is key to financial wellbeing

Good financial wellbeing doesn't just mean adjusting levels of spending but having control over what you spend and, importantly, building the security of a 'savings buffer'.

It's important to feel prepared when something unpredictable happens and not having a feeling of financial security is a big factor of financial stress, which in turn affects overall wellbeing.

Factors such as low levels of savings and exclusion from some financial products can prevent people from feeling they would be able to cope should their income drop, or outgoings increase.

29% of emergency services employees asked have less than one month's salary in savings¹ to tide them over should something happen and their income stops or changes. And almost 9.5 million households in the UK have no savings at all, according to statistics from The Money Charity.²

That's why we make it easy for our members to put money aside regularly, either for a specific purchase or towards a more secure financial future.

What's more, we make sure our products and services are priced fairly to encourage a healthy savings culture and to put money back in our members' pockets.

Developing a savings ethos

We believe that saving is a healthy habit for everyone but understand it's not always a priority and some people feel they can't afford to save.

That's why we make it easy and affordable for members to establish healthy financial habits and security for themselves and their families. In fact, our members save a total of £68 million in Regular Savings plans with us each year.

- Our Regular Savings plan has no minimum premium and provides added peace of mind with life cover included
- 36% of our members with Regular Savings plans save up to just £5 a week
- New members saved £1.8m in Regular Savings plans in 2017, introducing over 5,300 people to the savings habit with us
- 77% of Officers and Staff pay for their savings plans with us through salary deduction, making it really easy to save without even noticing
- Around 6% of our savers choose to take out a savings plan automatically every year, continuing their savings habit without having to re-apply every time

"...and smile at the memories that Police Mutual has given me."

"As I come to the end of my 30 years as an Officer, and think back about how Police Mutual has benefitted me over the years I can look at photographs around my house and smile at the memories that Police Mutual has given me.

The smiles when my daughter had breakfast at Cinderella's Castle in Disneyworld on her 6th birthday, the smiles on family faces at barbeques sat on the decking in the garden, and the smile on my wife's face when the dogs no longer made the kitchen floor dirty as they dried off in the new conservatory! All these smiles provided through monthly savings plans from Police Mutual."

Police Mutual member

"...the right steps towards planning for my future."

"My grandparents saved into a Children's Bond for me. The money helped me to pay for my studies and I'm now a qualified teacher. I'm so grateful to them both and have even asked Nana for her tricks of the trade when it comes to saving - she's teaching me! It's made me want to take the right steps towards planning for my future."

Leonie
Basingstoke

"I don't even notice that the money has gone."

"Over the years, the pay-outs have been fantastic and taken at source from my salary. I don't even notice that the money has gone. My next pay-out will be around £6,500 and I can't believe it - I find myself thinking 'how have I saved that much? The money will pay for next year's family summer holiday with my wife and our children, and we can't wait."

Police Officer
Northumbria

WE WANT TO IMPROVE LIVES

And we do

Staying in control



"Thank you so much for the prompt and efficient, hassle-free completion of my claim. I do so appreciate Police Mutual's efficiency and care."

● Police Mutual member

Insurance

Insurance is something we all have to pay for but hope we'll never need. And we don't actually know how good it is until we have to make a claim. What's more, some insurers charge extra for setting up, amending or cancelling a policy and for choosing to pay in monthly instalments rather than one annual lump sum.

That's why our home and motor insurance products provide interest-free monthly payment options, with no admin fees for changes to policies - meaning there are no hidden costs and members know exactly what to expect.

And, should the unexpected happen, our simple and efficient claims process is there to make everything as easy and stress-free as possible.

"I've never found better value than being with @PoliceMutual for both house & car insurance"

● **Retired Police Officer**
via Twitter



And we do

Loans

We accept that borrowing is a very normal part of life nowadays. In fact, based on figures from the UK Cards Association, in 2017, during February alone an average of 553 purchases were made in the UK every second using debit and credit cards.¹ Also, with an average credit card debt of £2,504 per household reported in March 2017,¹ the main concern is how regularly people borrow and where they go to get the money they need.

Accessing affordable borrowing can be a challenge, with high interest rates from payday loans, high street banks and credit card providers. We believe our members should have access to affordable borrowing from a credible lender.

That's why we helped over 2,600 members of the Police family borrow with our trusted partner, Neyber, in 2017.

"I could see a light at the end of the tunnel."

"The application was really easy, I thought initially that it can't literally just be a couple of clicks on my phone, but that's what it was. It was a weight off my shoulders."

● **Police Mutual member**



And we do

A dictionary definition of physical fitness is ‘the state of being physically sound and healthy, especially as the result of exercise, nutrition and sleep’.

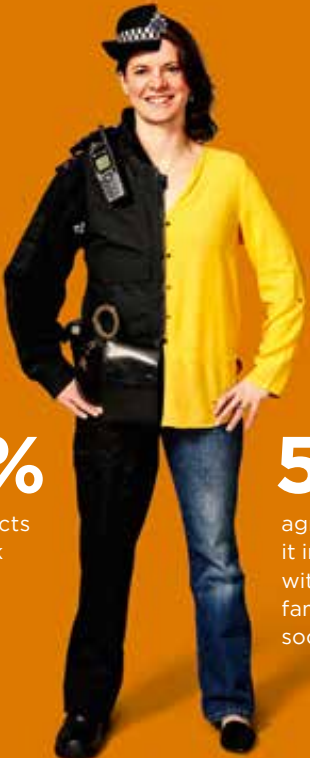
One third of respondents to a survey carried out by the Police Federation of England and Wales in 2016 agreed or strongly agreed that fatigue had made it difficult to carry out certain duties and responsibilities at work and 56% that it had interfered with their family or social life. This shows that if just one of the key elements of physical fitness is out of sync then it can have a significant impact on how we feel.

Of course, not all health issues are within our control. However, the choices we make today around physical activity, diet and rest, can affect our health in later life, as well as how well we cope with whatever challenges we face in the present.

We all know the importance of looking after our health but advice on how to keep healthy can often be confusing. And for Police employees, it may not always be at the top of their list of priorities.

Here are just some of the ways we try to help:

FATIGUE



33%
say it affects their work

56%
agree that it interferes with their family or social life

Police Federation of England and Wales survey 2016

Healthcare



At the end of June 2017, 3.83 million patients were on NHS waiting lists for consultant-led elective care, with 90.3% waiting for up to 18 weeks for their treatment to start¹. And, whilst the NHS provides care for the majority of people throughout the UK, private healthcare is becoming increasingly attractive for some. Early diagnosis and treatment can significantly improve recovery times and outcomes for patients. That's why we're keen to provide private healthcare that's easily accessible for our members should they need it.

WE PROVIDE HEALTHCARE FOR OVER 13,000 MEMBERS AND 35% OF THOSE COVERED HAVE TAKEN OUT POLICE MUTUAL HEALTHCARE FOR THEIR LOVED ONES TOO.

THROUGH OUR HEALTHCARE SCHEME, OVER 400 DIFFERENT PROCEDURES AND 13,000 TREATMENTS WERE CARRIED OUT IN 2017. AND WE PAID OUT £2.8 MILLION ON TESTS AND DIAGNOSTIC CONSULTATIONS AND £4.3 MILLION IN TREATMENTS FOR OUR MEMBERS.

THIS INCLUDED 464 OPERATIONS ON HIPS AND KNEES AND OVER 4,000 PHYSIOTHERAPY SESSIONS EITHER FOLLOWING SURGERY OR WHILST RECOVERING FROM AN INJURY OR STRAIN.

"Thank you is not enough."

"Having the foresight to take out Police Mutual Healthcare was one of the best decisions I ever made - I genuinely believe it saved my life. Every aspect of the service I received was absolutely the best; speedy diagnostic appointments, top-class consultants, state-of-the-art facilities and superb service. And, how am I now? Back enjoying my life, holidays, playing sport, spending time with my family and friends - everything life should be about."

● Police Mutual member

"I just want you all to know how thankful we are..."

...to be members of the Healthcare Scheme and what a difference it has made to both our lives. To be able to access treatment as soon as it is needed and not have to wait for months - the quality of our lives have been enriched by the ability to get a prompt consultation and treatment quickly. This is all thanks to the dedication and care of the members that your team at Police Mutual Healthcare give on a daily basis, making members' lives better."

● Police Mutual member



Health screening

It's important to look after yourself, but when you work it's not always easy to make time for basic health checks. And for those who work unsocial hours, it's even more difficult and probably not high on their list of priorities. That's why we offer health screenings conducted by qualified medical professionals, providing free, confidential health support across the UK for Police Service employees, at their workplace or at other Police locations.

"Prior to the check I was unaware of my high blood pressure and learned that I was dangerously close to having a heart attack or stroke at any time without immediate intervention. The health check saved my life."

● **Police Officer**
Gloucestershire



And we do

OUR BASIC HEALTH CHECK SAVES LIVES. 78% OF THOSE SCREENED WERE VERY OR QUITE LIKELY TO TAKE ACTION AS A RESULT.

SINCE 2014, WE'VE FUNDED AROUND 20,000 FREE MOBILE HEALTH SCREENINGS ACROSS THE UK, PROVIDING QUALITY TIME WITH A SPECIALIST NURSE AND VALUABLE ADVICE ON WHAT TO DO NEXT IF HEALTH ISSUES ARE IDENTIFIED.

Mental wellbeing

Around one in four people in the UK will experience a mental health problem each year. And in England, one in six of us will experience a common mental health problem such as anxiety, depression or stress in any given week.¹

Mental wellbeing is just as important as physical wellbeing and it's essential to maintain both to stay fit, healthy and able to cope with the challenges everyday life may present.

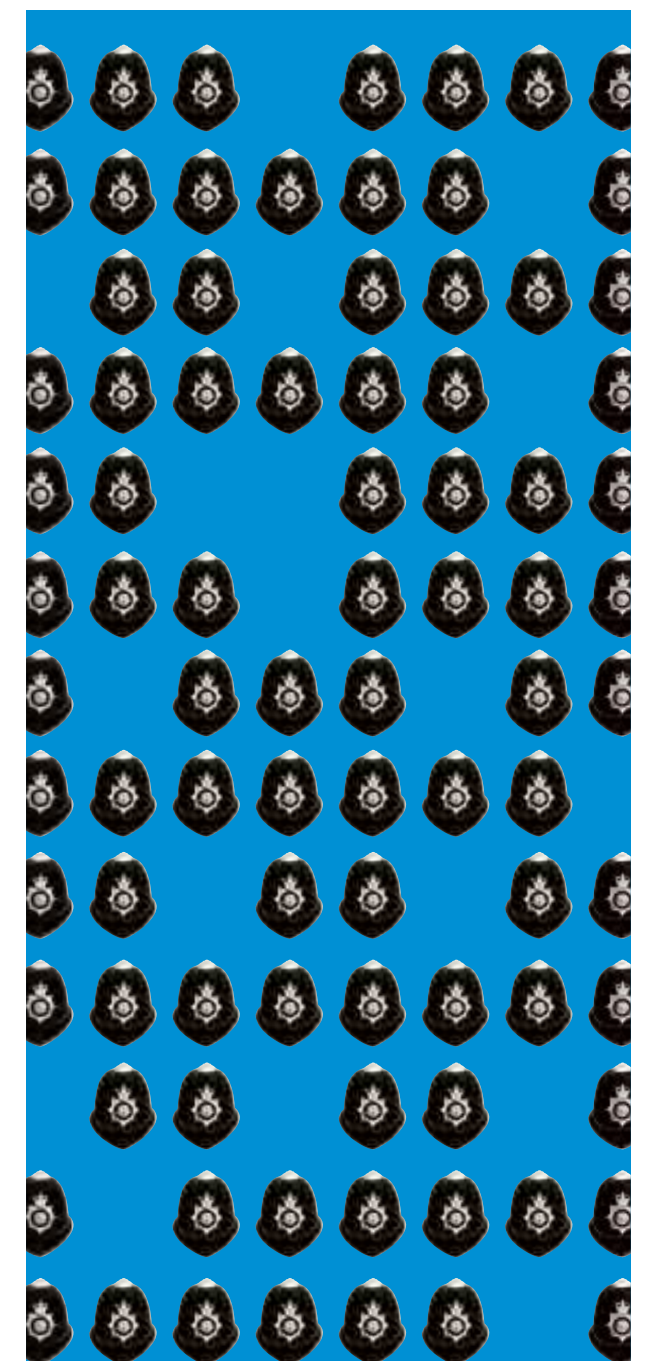
But do we give our psychological health the same amount of attention as our physical health? Are we able to recognise the signs when we're perhaps not as well as we could be? Would we know where to seek help should we need it? Probably not.

Across the country, 9,267 UK Police Officers have taken time off with mental health illnesses in the 12 months to May 2017. That's a 47% increase in the number of Officers taking time off for stress, anxiety, depression and post-traumatic stress disorder in the past five years.²

What's more, a Police Federation of England & Wales 2016 survey on mental health found that nearly two-thirds of Officers said they went to work despite feeling that they shouldn't because of their mental health.

Mental health is individual and very personal and we want to provide as much information as we can to help you look after it. And if poor mental health should occur, we can make sure you know where to find the help and support you need.

Here are just some of the ways we support members of the Police family to help them stay psychologically healthy:



STRESS, ANXIETY, DEPRESSION & POST-TRAUMATIC STRESS DISORDER

9,267 UK Police Officers have taken time off in the last year

47% increase in the past 5 years²

applications for dementia respite breaks from 15 different forces across the country were accepted in 2017.

Time out when needed most

Mental and physical wellbeing go hand in hand and living with serious health issues can affect not only the individual concerned but family members, friends and colleagues too.

Whether coping with illness, injury or a traumatic event like bereavement, living with a degenerative condition or caring for a loved one with dementia, there are times when taking some time away from the normal routine of daily life can provide much needed relief.

That's why, through our respite service funded by the Police Mutual Foundation, we've supported over 600 families with respite breaks and we're pleased to continue to help Police employees and their families take all-important time out when they need it most.

We have also developed a specific respite programme for retired Police personnel and their families living with the particular challenges of dementia.

Dementia can be a cruel disease, not only having a debilitating impact on the person living with it but putting enormous strain on those who care for them. A short respite break can have a real benefit for all concerned, reducing carer strain and improving the mood and confidence of the individual with dementia.

Working with experts in this field, we're confident we can provide the right support every step of the way and can make a real difference to the lives of those involved.

"...an amazing release."

"For my family a change of venue and surroundings was an amazing release.

At home the routine is so set with medical procedure and caring for my daughter. The respite break almost forced upon us a change to these routines and brought us all together more.

Although it was hard work being away and caring for my daughter in a different environment, it was so worthwhile as it's created some brilliant memories for us and our eldest daughter which she wouldn't have without the respite break funding award."

Police Officer
Suffolk

"Your work undoubtedly makes a difference..."

"Once again, can I thank Police Mutual for this respite break, it truly was beyond anything I ever expected and both my wife and I am extremely grateful. Your work undoubtedly makes a difference to those you help!"

Police Officer
North Wales

"Mom had a truly super time..."

"I write on behalf of my family to convey our heartfelt thanks to the Police Mutual Foundation for funding Mom and Dad's recent respite holiday in Devon.

Mom had a truly super time and was able to relax with absolute peace of mind that Dad was being well supported. Mom is now re-energised to strive on in the marvellous job she does of caring for Dad.

She has wonderful memories of her time with Dad, we hope Dad felt joy in the moment whilst away."

Retired Officer
West Midlands



And we do

36%
of people asked who have used our service, reported a positive improvement in their wellbeing following a respite break.

Life can be tough at times

and we all need a little help along the way

Whether it's coping with bereavement, serious physical or mental-health problems, disability, trauma, post-hospital care or dealing with long-term elderly concerns, it can mean a lot to talk things through with someone who understands.

That's why our care line, provided by RedArc, provides a nurse-led advice service at the end of the phone for Officers, Staff and their family members.

"I am on the road to recovery..."

"In a nutshell I have been going through the worst and most difficult period of my life. I cannot stress enough just how important and valued the RedArc service has been. I am on the road to recovery and am grateful to the part the RedArc service has played in my journey. Thank you."

● Police Mutual member



And we do

112

referrals for telephone support were made in 2017, helping Police employees and their family members with a range of health issues.

Spotting the physical signs

Mental and physical health go hand in hand - that's why our health screening programme is designed to cover both areas of wellbeing.

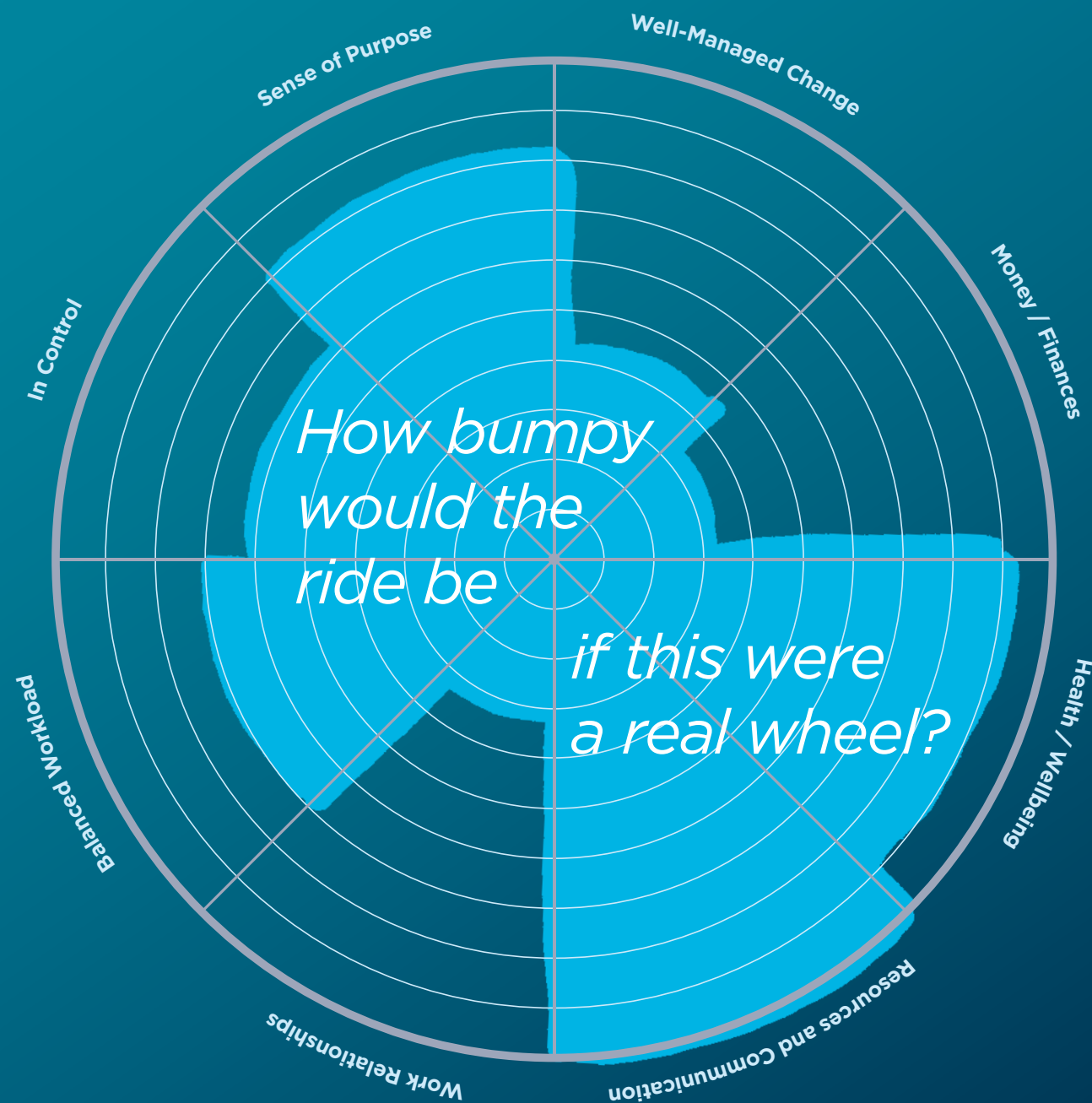
We've completed around 20,000 health screens since the programme began and whilst these interventions focus on basic physical health checks such as blood pressure, blood sugar, cholesterol and heart rhythms, the team makes sure they check out mental health too. It's not uncommon for someone to come along with a physical health problem when actually it's a mental health issue which is the underlying cause.

Qualified medical professionals provide appropriate advice on what to do next should an issue be identified at a health screening appointment, helping Police employees to look after both their physical and mental health and to stay well.



And we do

Wellbeing Toolkit



The wellbeing wheel. One of the many tools in our Wellbeing Toolkit.



56% of employers surveyed say they would like to do more to improve staff wellbeing but don't feel they have the right training.¹

There's no doubt that staff wellbeing has an impact on employee engagement and productivity. Understanding organisational wellbeing and how culture, leadership and operational processes can affect individuals and teams is important. And, with 56% of employers surveyed saying they would like to do more to improve staff wellbeing but don't feel they have the right training or guidance¹, we're keen to help. That's why we developed the wellbeing toolkit which explains the fundamentals.

- In 2014, we provided funding to Lancashire Constabulary to develop a wellbeing toolkit. Working together we created a comprehensive resource which increases awareness of what wellbeing is, why it matters and how to improve it
- So far, we have printed over 5,000 copies of the toolkit for leaders in the Service
- Creating a digital version to improve access to this resource was the obvious next step

It's proved to be a really useful guide for existing and new leaders in the service since its publication in 2014. The wellbeing toolkit remains as popular as ever and our digital version will mean that everyone can access and benefit from this valuable resource.

"The wellbeing toolkit has been integral to our wellbeing approach in Lancashire. It was very well received and has proven to be an extremely popular resource across the forces."

Dr Ian Hesketh
Policy Advisor
College of Policing

"Police Mutual supported us in the first year of our national wellbeing working group, with not only funding support for the toolkit but also invaluable influence and advice on the agenda. This belief has led us to where we are today, where wellbeing is now firmly on the agenda of UK policing."

Andy Rhodes
Deputy Chief Constable
Lancashire Constabulary

We'll always be here

Police Mutual is a long-time supporter of treatment centres and we were proud to continue our financial support to the centres in Harrogate and Castlebrae in 2017.

The money we give is hugely important as it helps to fund their psychological programmes to support people living with poor mental health including stress, anxiety and depression.

We also made a donation to the North West Police Benevolent Fund which has recently completed significant building works at St Michael's Lodge in Langho. Our money is funding a trained mental health counsellor, again so that anyone struggling can access great facilities that provide practical, meaningful help.

"The care, respect and dignity shown by all the staff at the PTC has been exemplary. The right balance of support, care, information and 'softness' allowed me to take steps and make progress."

● **Police Officer**

"The programme has helped me quite a lot and has definitely helped my return to work."

● **Police Officer**



And we do

Superintendents' Resilience Survey

Over recent years Police Mutual has continued to support the mental health agenda in policing and we've shared the findings from our research into the cause of poor mental health within the Police Service.

We're keen to extend our support in this area. We worked with Superintendents Associations across the UK to support their resilience survey, because we recognise that, with fewer Superintendents and Chief Superintendents and bigger spans of control, it's important that wellbeing is on their agenda too.

By funding this important piece of work, we support Superintendents and Chief Superintendents to identify and address potential mental health issues, helping them to stay well, resilient and be supportive role models for their teams.

WE WANT TO IMPROVE LIVES

And we do



It is good to see that there is now a National Police Chaplain, helping people of all faiths through good and bad times.

The Chaplain works closely with the Service and the charitable sector, advising on a range of matters that directly impact wellbeing, as well as supporting high profile events such as National Police Memorial Day.

The creation of this role is of huge benefit to the Police Service and we were very proud to help highlight the need for this role and provide funds to help get it off the ground.

"The role of Police Chaplaincy is to provide practical, personal and, where appropriate, spiritual support; a resource where faith and operational issues interact and to assist following major or critical incidents.

Day by day I speak not only to chaplains who are doing these things but also hear from senior Officers and individuals who have experienced and benefited from their work.

Part of my role is to speak about the value of Police Chaplaincy at a national level and encourage it to be resourced locally."

Canon David Wilbraham,
National Police Chaplain

WE WANT TO IMPROVE LIVES

And we do

Serving and retired Police Officers and Staff have always played a key role in the wellbeing of the community, indeed the modern Police Service was built on the principles of earning public support within the community.

"The police are the public and the public are the police."

Robert Peel

We recognise that Officers' dedication to public service doesn't stop when the uniform comes off and that day in, day out, they provide valuable help and support to the communities in which they work, live or simply have an interest.

We're keen to help the Police and wider Police family to be more involved in their local community by supporting the causes they believe in, whether that's improving the environment, encouraging vital social activity, helping the vulnerable or providing additional health services.

Here are just some of the ways we aim to support and recognise the work the members of the Police family do to make our communities better places in which to work and live:



Our insight into *your world*

We regularly visit Police stations across the country with our roadshows, events and courses, engaging with Officers and Staff at all levels. Several of our Police Mutual colleagues are related to members of the Police family and some are ex-Police themselves. This all provides valuable insight into the daily lives of Police employees and helps us to understand them, the challenges they face and ultimately how we can help to improve their lives.

Our initiatives and support for community-related projects are all developed using insight and knowledge gained from our strong links to the Police Service. Even our giveaways are a considered choice - like our Sporks campaign.

We realised Police employees were spending time looking for/hunting down cutlery, often resorting to using biro, rulers, coffee cup lids, even empty tubes of hand cream to eat their food.

We researched, identified and provided a tool to help Officers and Staff to eat their breakfast, lunch, dinner and snacks while on duty and so helped to improve their lives in a small but tangible way.

So much so, that Officers themselves took to social media to express their gratitude, extoll the wonders of the Spork and even posted a spoof video of a distressed Officer talking about the theft of his Spork.

**WE
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IMPROVE
LIVES**

And we do



Supporting Police in the community

Serving and retired Police Officers and Staff play a key role in improving social wellbeing by getting to know and building trust with the people who live in their community.



Interaction with members of the community, whether on duty at local events or outside of work in a person's own time, is a valuable way to improve the wellbeing of individuals as well as society as a whole.

That's why we're proud to actively support Police Officers and the wider Police family, whether they're on duty or in a voluntary capacity, at a number of events throughout the country - making communities better places in which to live and work.



We attended the four-day Bournemouth Air Festival in Dorset, providing well-deserved food, refreshments and goody bags for all Officers and Staff working during the air show.

"...great for their long term wellbeing."

"Please accept my sincere thanks Police Mutual for your support once again. It is really visible and the addition of fruit (and sweets), are a big winner from my view!! I also understand many members of our teams have taken out investments for the future as a result of your presence which is great for their long term wellbeing."

Paul Kessell
Gold Commander
Bournemouth Air Festival



And we do

We engaged with front-line Officers policing a large-scale event in North Yorkshire, again providing goody bags, a prize draw and the opportunity for brief time out from their busy day.

"You always turn up to events..."

"Great to see Police Mutual offering support to Officers and boosting morale in stressful times. You always turn up to events - great to see."

Police Officer
North Yorkshire



And we do

Force for Good

"It's great to see more and more members of the Police family using Force for Good to nominate local projects and causes close to their hearts, some of which they know through their local policing work. Yet again, we have been astounded by the impressive volume and quality of applications received in 2017."

Stephen Mann
Chief Executive Police Mutual

Helping to make a real difference

Our Force for Good activity supports members of the Police family engaged in community activity, by offering the opportunity to apply for funding to help make a real difference.



The sheer volume of worthy applications we receive is testament to the passion and dedication shown by serving and retired Police personnel to help improve the lives of others, often in their own time and in a voluntary capacity.

We're proud to actively support a number of causes close to their hearts by providing the Police family with sponsorship funding for ventures such as children's football teams, scout and guide groups, youth projects and care/support groups for example.

There's no doubt that getting involved in community activities can have significant health benefits for all concerned. What's more, volunteering in particular not only helps others but also improves the wellbeing of the volunteer and adds billions of pounds back into our economy every year.

That's why we commit £100,000 each year to Force for Good community wellbeing projects and were pleased to support 874 projects out of 3,663 nominations received in 2017.



Here are just some of the ways we aim to support the wellbeing of local communities across the UK and help to address the things that are important to the people who live there:

Dartington Landworks

A community-led charity providing a supported route back into employment and the community for those in prison or at risk of going to prison.

The charity delivers practical skills training including woodwork, growing vegetables, arts and crafts, construction and landscaping. It also helps participants build vital life and social skills, which increase their feelings of self-worth and personal-responsibility.

WE WANT TO IMPROVE LIVES

And we do

"After employing recovering alcohol and drug addicts through my old landscaping company - most of whom had been in and out of prison - I realised that there had to be a half-way house between prison and employment. You can't just expect people to turn things around overnight and that it will be OK. Not only has the local community become supportive of the project, we've also informed them of the difficulties of resettlement, and they're increasingly coming on board with it, we now have over 1,000 registered supporters. Since opening in July 2013, we have supported 40 people in prison or at risk of going to prison, with 93% of our day-release trainees now in employment, and a re-offending rate of just 4%. Police Mutual's Force for Good grant will help us to continue this and go towards purchasing Personal Protective Equipment for our participants."

Chris Parsons
Dartington Landworks



Day Outings For The Elderly In Our Community

Entertainment, trips and support for the elderly residents of Stornoway.

"Winter is particularly long and lonely for the older people in our community so this will provide them with an opportunity to get together and enjoy a couple of days beyond the confines of their own homes. Police Mutual's Force for Good grant will help improve the general wellbeing of elderly people in the community by allowing them to forget, for a short time, their bodily ailments and be a general 'pick-me-up' after their long winter."

WE WANT TO IMPROVE LIVES

And we do

Police Staff member
Stornoway



Fabulous and Beautiful

Run by a breast cancer surgeon, provides women undergoing chemotherapy with false eyelashes, eyebrows and wigs.

"Even though these women are 'fabulous and beautiful' already, Police Mutual's Force for Good grant will help bring back their self-confidence and remove the stigma of just being a cancer victim rather than being a woman. If this grant allows just one woman to go out with her self-confidence boosted enough to feel she is a woman first and a cancer victim second then it is worth it. In today's society, where a woman's appearance is still important, these initiatives allow women to focus on their health instead of worrying what other people are saying about their lack of hair, eyebrows and eyelashes."

WE WANT TO IMPROVE LIVES

And we do

Detective Constable
Metropolitan Police



Improving the lives of the people who look after us

We've been helping the Police family look after their finances for over 150 years and recognise the strong correlation between how effectively people manage their finances and their overall health and wellbeing.

Understanding that health and wellbeing goes far beyond financial and physical fitness, we developed a programme to help Officers, Staff and Specials to achieve a balanced lifestyle, with the aim of improving the lives of the people who look after us.

Our BeFit4Life initiative encompasses all four areas of wellbeing, bringing together our products and services in a wellbeing roadshow and providing the tools to help the Police family make the most of their money and keep them happy, healthy and fit for life.

- ♥ **Financial**
- ♥ **Physical**
- ♥ **Mental**
- ♥ **Community**
- ♥ **BeFit4Life**

BeFit4Life



"It was great to see so many people at our station using the Police Mutual 'Hugo' van which forms part of their BeFit4Life campaign and supports our focus on wellbeing. I know over 350 people visited the van and I'm sure, like me, they enjoyed the food and the opportunity to chat with colleagues in the queue."

● Emma Ackland ACC Gwent Police





Supporting Police-related causes

We consider it a huge privilege to work alongside the Police. We recognise the exceptional dedication and bravery shown by Officers in extremely difficult and dangerous situations and their willingness to put their lives on the line to protect public safety.

We are committed to supporting the Police and wider Police family. That's why we're proud to support a number of Police-related causes.

Supporting Police-related causes



"Every nominee at the 2017 awards has shown outstanding courage and thoroughly deserves to be recognised. Your continued bravery helps ensure that millions of people in our country are kept safe, which is perhaps more important than ever given recent events across the world. This is why we proudly continue to support this event."

Stephen Mann
Chief Executive Police Mutual

For nine consecutive years, we have sponsored the Police Federation of England and Wales Bravery Awards. We continue to be very proud of our involvement in recognising the courage of Officers whose extraordinary acts of bravery lead them into life-changing situations and who, on occasion, make the ultimate sacrifice to look after us.

And our continued sponsorship of Police Scotland and Scottish Police Federation Bravery Awards, together with a significant number of other policing awards such as British Association for Women in Policing (BAWP), Lord Ferrers and local Federation awards, ensures we honour Officers who have performed outstanding acts of bravery while on or off duty throughout the UK.

We're also pleased to support many conferences and events to help raise awareness of Police-related initiatives and causes throughout the country.

"Thank you for your terrific support."

"I've been delighted with the support that Police Mutual have given to BAWP and also the Menopause Action Group this year assisting women in the workplace, identifying great work and encouraging our health and wellbeing agenda. With Police Mutual's help we have been able to develop awareness raising, provide training materials and host the first national Menopause & Policing Conference in October. They have also kindly hosted meetings for us which has enabled more people to attend and network with others."

Dee Collins
Chief Constable, West Yorkshire Police



And we do



An honour to be involved

Our national Police Service has a long and proud heritage. But, as recent events have reminded us, modern policing is no stranger to sacrifice. We recognise the importance of honouring the courage of the men and women of our Police Service who have laid down their lives to protect us, and all who serve so bravely every day.

The UK Police Memorial

The new memorial at the National Memorial Arboretum in Staffordshire aims to recognise the vital contribution that policing makes to our society and acknowledge the courage and sacrifice made by Police Officers and Police Staff who have paid the ultimate price.

We're proud to support the funding of the UK Police Memorial, building a place to remember each loss, celebrate each life and honour both the fallen and those who continue to serve.

One of the founding trustees, our Chief Executive, Stephen Mann, sits on the Board of Trustees.

The National Police Memorial Day

This official annual national day has become an important event in the UK Police calendar, where the Police Service and the nation remember the sacrifice of Officers who have been killed or died on duty. It's an annual reminder of the courage, dedication and service shown by Officers and Staff daily and their willingness to stand in 'harm's way' to protect the public and maintain our freedoms.

We're proud to make an annual donation in support of this very special event, helping relatives, friends and colleagues of fallen Officers and demonstrating that their sacrifice is not forgotten.

"It is an honour to be able to support the development of the Memorial. I am very mindful that the Police service keeps us safe and the creation of a National Memorial acts as a reminder to the nation of the risks and sacrifices made in order to do this and to act as a focal point for our deep appreciation."

● **Stephen Mann**
Chief Executive Police Mutual

"It is a privilege to be involved with a charity that is determined to see a proper Memorial built to reflect the immense sacrifice paid by our colleagues. The Police family deserves a place of reflection for those who put the safety of citizens above any personal consideration every single day."

● **Sir Hugh Orde OBE QPM**
Chair UK Police Memorial

"National Police Memorial Day relies on the generosity of individuals and organisations whose financial support ensures that the event continues to take place and that the sacrifice of those whose lives have been lost, and the grief of family, friends and colleagues, is never forgotten. We are grateful to Police Mutual for the substantial financial commitment that has been given to National Police Memorial Day to ensure such recognition and remembrance continues."

● **Canon David Wilbraham**
National Police Chaplain
Interim Coordinator

**WE
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LIVES**

And we do

Supporting Police-related causes

Passionate about Police wellbeing

As an organisation, we're extremely proud of our Police heritage and, as individuals, we believe our passion for Police wellbeing is what sets us apart from other financial services providers. That's why many of our colleagues volunteer their time and energy to Police-related causes and we all aim to demonstrate our improving lives purpose.

Care of Police Survivors (COPS)

COPS is a charity dedicated to helping the families of Police Officers who have lost their lives while on duty. COPS connects bereaved families, allowing survivors to help other survivors cope with such a tragedy and make sure they remain very much part of the Police family as they start to rebuild their lives.

We're delighted to continue our support of COPS and, over the past three years, our colleagues have raised almost £10,000 for the charity through fundraising activities and donations.

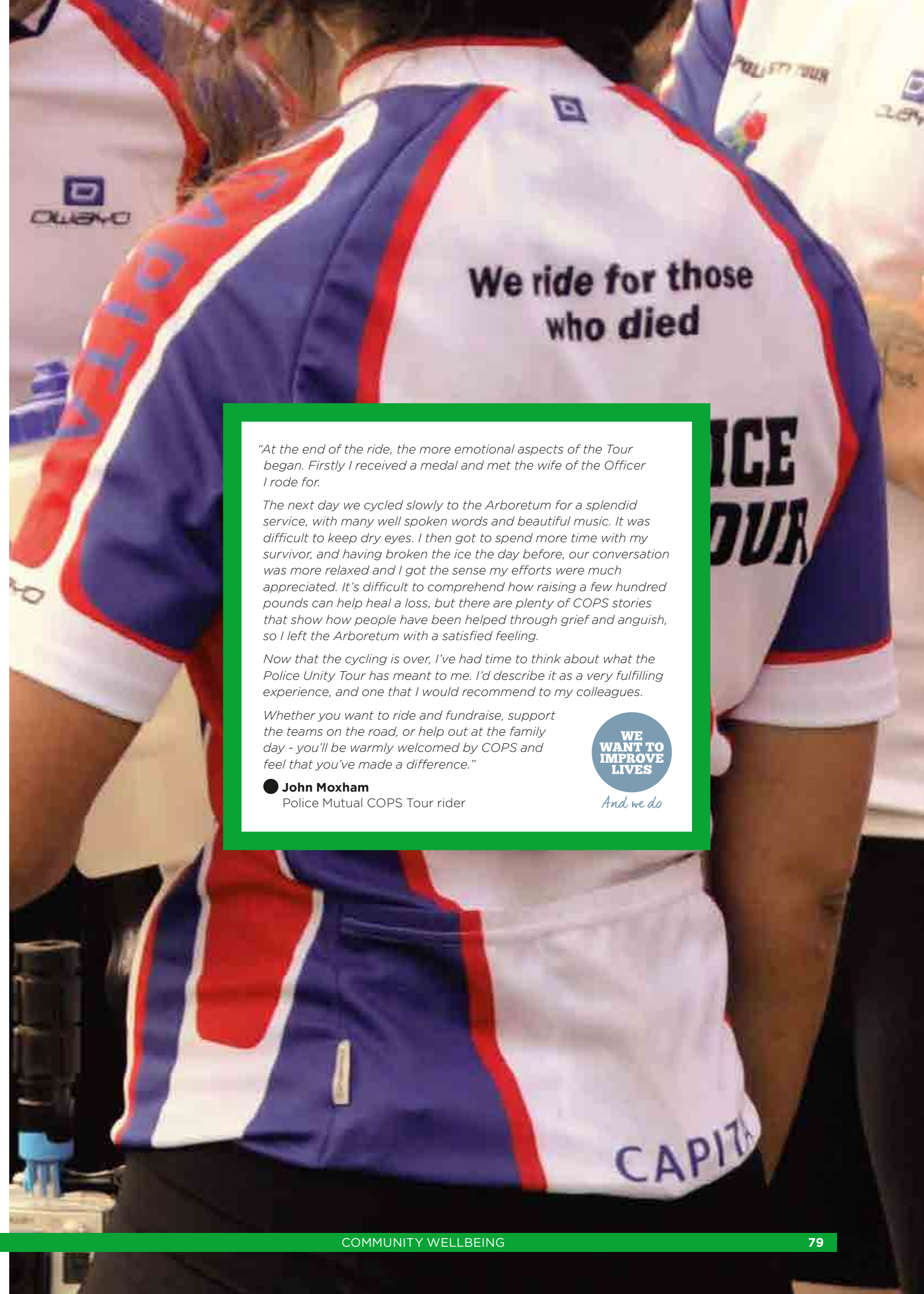
Police Unity Tour

The UK Police Unity Tour is an annual event where representatives from Police forces around the UK cycle from the National Police Memorial in London to the National Memorial Arboretum in Staffordshire, in memory of Officers who have fallen in the line of duty.

The tour raises money solely for the COPS charity and we're proud to have been one of the sponsors since it began in 2013. And, from its inception with just 25 riders, the UK Police Unity Tour gets bigger and stronger each year and has so far raised more than £350,000 for COPS.

In 2017, a team of four Police Mutual colleagues (including our first tandem duo!) actively showed our support once more by joining the 232 riders on the tour and raised £2,881 for COPS.

The UK Police Unity Tour concludes a special Survivors Weekend for COPS and several Police Mutual colleagues and their families volunteer their time to support and actively contribute at the event.



"At the end of the ride, the more emotional aspects of the Tour began. Firstly I received a medal and met the wife of the Officer I rode for.

The next day we cycled slowly to the Arboretum for a splendid service, with many well spoken words and beautiful music. It was difficult to keep dry eyes. I then got to spend more time with my survivor, and having broken the ice the day before, our conversation was more relaxed and I got the sense my efforts were much appreciated. It's difficult to comprehend how raising a few hundred pounds can help heal a loss, but there are plenty of COPS stories that show how people have been helped through grief and anguish, so I left the Arboretum with a satisfied feeling.

Now that the cycling is over, I've had time to think about what the Police Unity Tour has meant to me. I'd describe it as a very fulfilling experience, and one that I would recommend to my colleagues.

Whether you want to ride and fundraise, support the teams on the road, or help out at the family day - you'll be warmly welcomed by COPS and feel that you've made a difference."

John Moxham
Police Mutual COPS Tour rider



And we do



Here for all Police employees

When an active Police dog retires, although they will have a real bond with their handler as a working duo and have often been part of the family at home, taking them on into retirement can sometimes be a tough decision.

The handler has to fund everything for the retired dog themselves, from food to medical bills and, as working dogs often retire injured, this can be costly. What's more, handlers will also be looking after their next dog or dogs in the family home too.

Some Police Mutual colleagues have extended our improving lives purpose to help support our retired heroes with paws. Working with the Staffordshire Retired Police Dog Fund, we have a volunteer on the committee, helping to run the fund on an ongoing basis. Other colleagues actively support fundraising initiatives such as the annual 'Big Dog Jog', with Police Mutual providing water bottles and goody bags for the runners.

Supporting the dogs in this way undoubtedly has a positive effect on the wellbeing of the family they join. They've served alongside their Officer handlers and there's a huge amount of interest and love for them in the community.

"...really made a difference"

"I've been helping the Fund since it began four years ago. They do a wonderful job improving the lives of Staffordshire's retired heroes with paws and the families who care for them. It's an honour to be involved and we've had a lot of support from the colleagues at Police Mutual, from making a donation to help us buy our very first collection tins, to giving their time and resources to help us produce promotional material. They also take part in our many fundraising events. The team has really made a difference to the work we're able to do".

● **Nic Smart**
Internal Communications,
Police Mutual Group

**WE
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IMPROVE
LIVES**

And we do



Forces
Mutual

Supporting the Military family

Forces Mutual, created by combining Forces Financial, Abacus and Forces Insurance - three existing businesses with an enviable heritage in serving the Military - is part of the Police Mutual Group.

As soon as you join the Royal Navy, British Army or Royal Air Force, you and your family members can benefit from our products and services. And we're here for you throughout your service and into retirement.

For example, we can provide a home for your ISA allowance to help you save towards that holiday of a lifetime, your child/grandchild's university education or simply to build a fund to help make retirement a little easier.

If you're looking for your first home, a buy-to-let property, need to free up some cash by re-mortgaging or are moving home due to re-assignment, we can help you find the right mortgage. And if you're looking to protect yourself and the people and things you care about with private healthcare or quality insurance, we've got that covered too.

What's more, our not-for-profit status means we don't price our products and services to make any more money than we need. We use our resources to help improve Military lives and we're passionate about investing in your wellbeing and the things you care about.

Whether that's sponsorship of Military sports teams and events, help with funding to support local community activities or providing information and guidance on personal and financial wellbeing throughout your service and into retirement, we're here to support you and your family, whatever challenges life surprises you with.



Who's eligible



Improving lives

At Forces Mutual we do all we can to make sure that everything we do for our existing and potential customers, as well as the wider Military, links back to our improving lives purpose.

We're passionate about the wellbeing of Armed Forces personnel and recognise this impacts their wider families too. Our initiatives and activities - over and above the great products and services you'd expect from a trusted financial services provider - help to support the entire Military family.

We listen, understand and empathise with our audience and are proud to demonstrate our difference and how we stand apart from other organisations in our field.



"...what a difference you have made."

"I just want to say thank you so much for all your help, you have been so helpful to us and I'm so glad we found your services, always available to answer my queries and even went out of your way and visited me to discuss my options, what a difference you have made. Shall definitely be in contact with you again in the future, I've also recommended you to all my friends. Again thank you."

● SAC (T)
RAF

The following pages highlight just some of the ways we continue to make a difference to Military lives in the areas of:

- Financial wellbeing Page 88
- Physical wellbeing Page 98
- Mental wellbeing Page 106
- Community wellbeing Page 110

Financial wellbeing

Financial health isn't just about the amount of money you have. It's a much more holistic view of your financial circumstances. How satisfied you are with your standard of living; whether or not you're free from financial stress and debt, how well you manage your money on a day-to-day basis, whether you're saving for the future and how able you feel to cope with emergency or unforeseen expenses, all contribute to your level of financial wellness.

Being financially fit is an integral part of overall wellbeing. Poor financial health can lead to other problems too, from increased stress or depression for example, through to loss of sleep, the inability to focus on everyday tasks and mood swings or changes in behaviour.

35% of the UK working population surveyed say they are unhappy with their financial situation, with nearly half of employees, and two thirds of those aged under 34 years, regularly borrowing money to meet basic financial needs.¹

We recognise that good financial wellbeing doesn't just mean saving more and spending less but, importantly, feeling in control of spending. One major contributing factor is the security of a financial safety net and not having this 'savings buffer' is a big cause of financial stress.

By providing the right tools and support, through our financial education courses, as well as by delivering relevant products, services and advice that meet the unique needs of the Military, we believe Forces Mutual is perfectly placed to help existing and future customers do just that.



Financial education

74% of the UK population asked, say they keep a track of their day-to-day spending yet only 21% of people are very confident in their long-term financial situation, according to a survey from Momentum UK.¹

Worrying about personal finances can lead to many problems for an individual. Not only their health and attention to detail whilst on duty may be compromised, but the additional stresses can also have an impact on colleagues, friends and family.

We recognise the importance of helping Military personnel who may be vulnerable to money worries and know, through experience, that particularly younger serving personnel need help to understand the very basics of insurance, savings and other money matters.

And we're keen to help.

That's why our Military Foundation team regularly visits bases around the UK, delivering free financial education courses and workshops, through both 1-2-1 and group briefings.

We help individuals to understand the importance of taking control of their finances to have a better financial future, with topics including:

- Understanding your finances, including your credit history
- Planning for future needs
- Managing income and expenditure
- Managing debt
- Shopping around
- Emergency money
- Saving and investing for the future

"...a massive thing in supporting them."

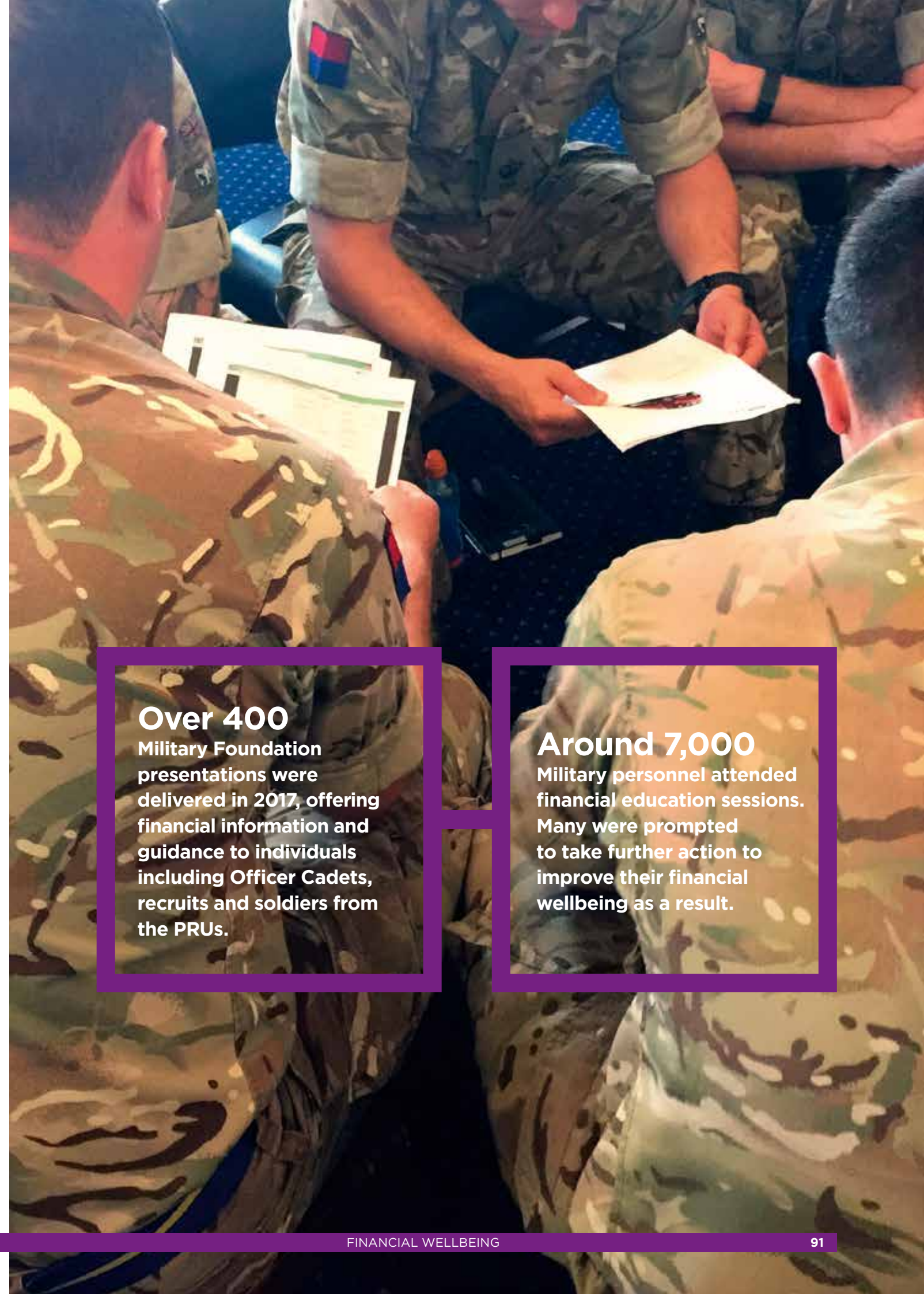
"In the PRU we support soldiers with a variety of injuries and illnesses, including PTSD.

When we've got an individual who's struggling financially with something like debt, advice on investments, buying a house or tax-related issues - anything to do with finances - we use Forces Mutual for support and guidance. The individual gets the support and guidance that makes them feel they can manage that area and it's one less grief for them. They've got to deal with their medical condition as well as potentially finding a job, buying a house and supporting their family. All these things come at once, within probably a six month period, and that in combination with a condition like PTSD, can be quite difficult for the individual. It's a key thing, massive thing in supporting them throughout their recovery process."

● Personnel Recovery Officer
PRU



And we do



Over 400
Military Foundation presentations were delivered in 2017, offering financial information and guidance to individuals including Officer Cadets, recruits and soldiers from the PRUs.

Around 7,000
Military personnel attended financial education sessions. Many were prompted to take further action to improve their financial wellbeing as a result.

Financial advice

35% of the UK working population surveyed, say they are unhappy with their financial situation and nearly one fifth say they would try to sort a financial problem without seeking any support at all.¹

However, making poor financial decisions, both big and small, can have serious consequences and we all need a little help sometimes. Whether it's a nice decision, like where to invest a lump sum or a less welcome dilemma such as how to handle debt issues, we're keen to provide as much support and guidance as we can.

That's why our counselling sessions are confidential and free from the chain of command. What's more, we understand it may be difficult to attend group sessions so we have a team of dedicated advisors in branches and on base and can also arrange home visits if it's more convenient.



93%
of clients asked, rated our mortgage advice service outstanding or excellent in 2017.

Mortgage advice

Whether a first time buyer, moving home due to reassignment, looking for a buy-to-let mortgage or re-mortgaging perhaps to free up some cash, finding a mortgage can be hard work. We are specialists in offering mortgage advice to the Military family. We're not a lender - we independently search the whole of the market to find the most suitable mortgage to meet specific requirements, helping to take the stress out of the process.

And we're there every step of the way, seeing applications through from start to completion, which means there's even less for you to worry about.

"I really can't see any reason why you would use another service!"

"Thank you ever so much for coming to RAF Digby! I have used the FREE mortgage advice and I'm now on my new mortgage, which is amazing and at an excellent rate! I can't believe how painless and wonderful the whole process and experience was and how informative everyone I dealt with has been."

● **Anonymous**
RAF Digby



Debt advice

With 12% of people surveyed saying they've had to cut back on food and 39% saying they've gone without something simply to make ends meet,² it can be tempting to opt for easy, quick-fix options when it comes to borrowing.

But using credit cards, bank overdrafts, borrowing from savings or using payday lenders is often not the best solution and can lead to spiralling debt, difficulty in making repayments and vastly increasing financial stress levels.

Military personnel face unique challenges when it comes to borrowing and repaying money due to moving home more frequently and serving abroad for long periods of time. This can also have a negative impact on credit scores, as things like incomplete address histories, not being on the electoral roll and frequent credit searches when switching utilities providers are all noted on your credit file.

We understand that when people find themselves in financial difficulty, talking about it to friends and family may not be an option. That's why we offer our customers a free, confidential debt advice service through PayPlan, to provide independent, comprehensive advice, guidance, support and help to regain control of their finances.

"I can now sleep at night."

"Following your assistance given to the issue I discussed with you this afternoon, I called the office with the warrant to take the money off me and as discussed, stayed calm and focused and to my surprise at the end of the conversation I was told I owe them no more and that the debt would be removed from their system. Once again, thank you for your help, I can now sleep at night. God bless you."

● **Anonymous**
RAF



Making the most of your money

Financial resilience is key to *financial wellbeing*

Good financial wellbeing doesn't just mean adjusting levels of spending but having control over what you spend and importantly, the security of a 'savings buffer'.

Factors such as low levels of savings and exclusion from some financial products can prevent people from feeling they would be able to cope should their income drop, or their outgoings increase. And although 71% of people experience at least one unexpected event each year, 40% of people across the UK have less than £100 of savings and no buffer to protect against unplanned expenses.¹

It's important to feel prepared when something unpredictable happens and not having a feeling of financial security is a big factor of financial stress, which in turn, affects overall wellbeing.

That's why we make it easy to put money aside regularly, either for a

specific purchase or to build a nest egg for the future.

What's more, we make sure our products and services are priced fairly to encourage a healthy savings culture and to put money back in our customers' pockets.

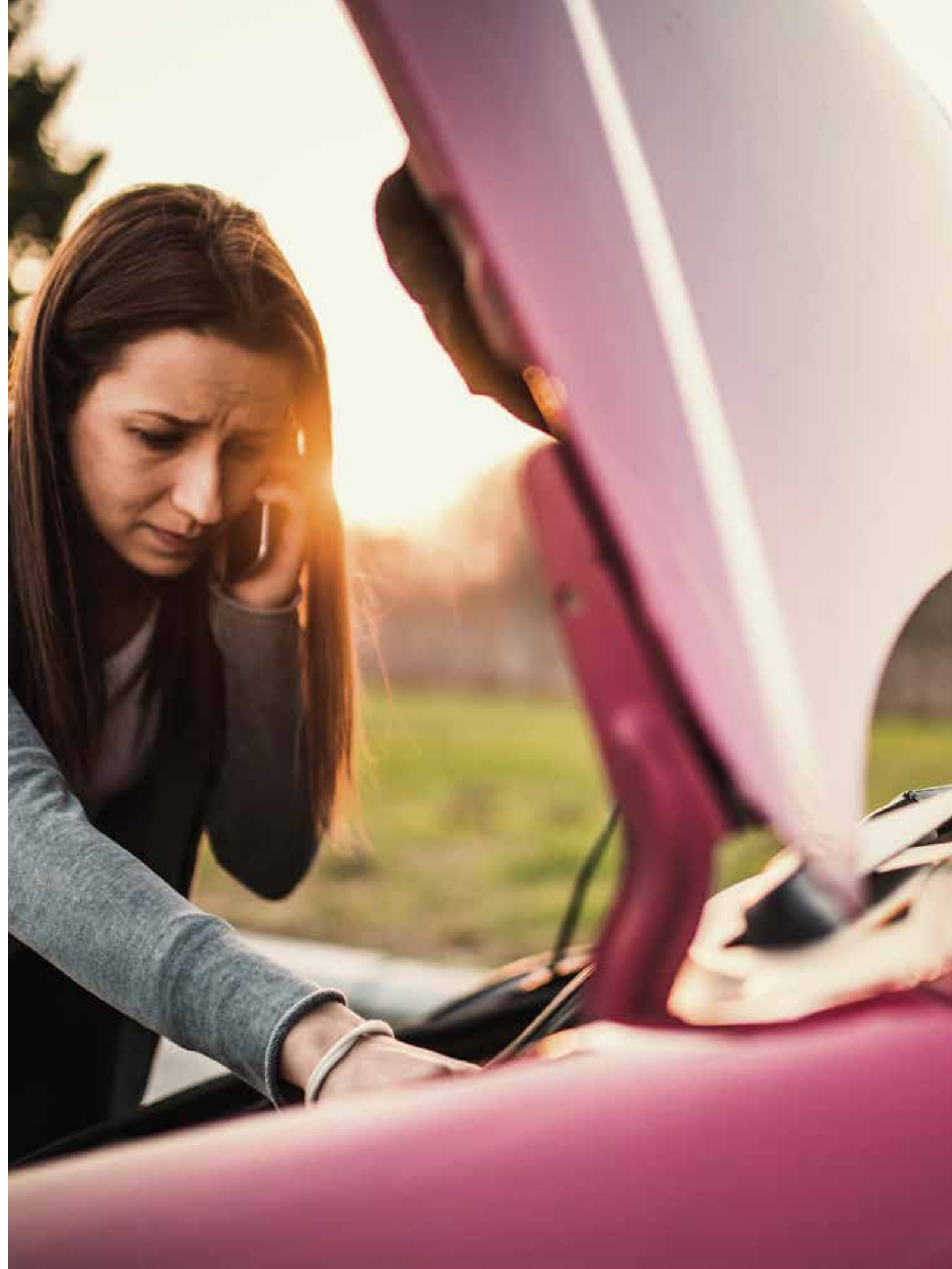
Developing a savings ethos

We believe that saving is a healthy habit for everyone but understand it's not always a priority and some people feel they can't afford to save.

That's why we make it easy and affordable for customers to establish healthy financial habits and security for themselves and their families, by enabling them to

use their annual ISA allowance in the My Sovereign Investment ISA, provided through Scottish Friendly.

- The My Sovereign Investment ISA is flexible so customers can raise, lower, stop or restart payments at any time
- In 2017, My Sovereign Investment ISA introduced around 2,000 people to the savings habit
- Customers saved a total of over £8.7 million in a My Sovereign Investment ISA in 2017, providing more than 14,000 customers with an average over £600 in savings



Insurance

No hidden costs. No surprises

Financial stress is a big concern for much of the UK working population, with 30% of people surveyed saying their mental health has been affected and almost one quarter saying they've lost sleep from worrying about their financial situation! That's why Forces Mutual products and services aim to be accessible and affordable with no hidden costs. And with our insurance cover, should the unexpected happen, our simple and efficient claims process is there to make everything as easy and stress-free as possible.

"Thank you for your efficiency in managing my request. It's because of your response and my other experiences with Forces Mutual that I recommend you whenever I can."

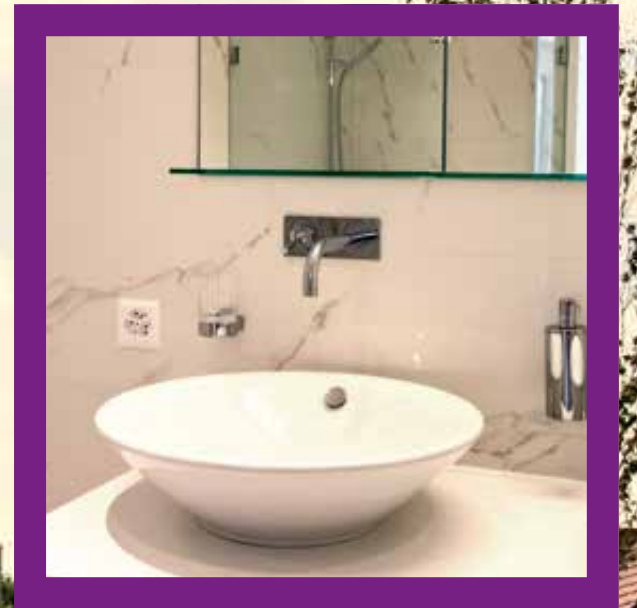
● **Forces Mutual customer**

"I must say how grateful I am for how quickly and efficiently you dealt with my claim. This small claim reinforces my faith in insurance policies."

● **Forces Mutual customer**

WE WANT TO IMPROVE LIVES

And we do



Physical wellbeing

A dictionary definition of physical fitness is ‘the state of being physically sound and healthy, especially as the result of exercise, nutrition and sleep’.

We often make a distinction between ‘mind’ and ‘body’ but in terms of mental and physical wellbeing, the two are inextricably linked. Poor physical health can lead to an increased risk of developing mental health problems. Similarly, poor mental health can negatively impact on physical health, leading to an increased risk of some conditions.

For serving personnel, achieving and maintaining a high level of physical fitness is essential. And staying active also plays a significant role in improving overall wellbeing. It can lift your mood, reduce stress, help you deal with negative emotions and anxiety and reduce the risk of depression and dementia.¹

And the choices we make today around physical activity, diet and rest, can affect our health in later life, as well as how well we cope with whatever challenges we face in the present.

Here are just some of the ways we try to help:



Healthcare

At the end of June 2017, 3.83 million patients were on NHS waiting lists for consultant-led elective care, with 90.3% waiting for up to 18 weeks for their treatment to start.¹ And, whilst the NHS provides care for the majority of people throughout the UK, private healthcare is becoming increasingly attractive for some.

Early diagnosis and treatment can significantly improve recovery times and outcomes for patients. That's why we're keen to provide private healthcare that's easily accessible for our Military personnel should they need it.

On average, a member of our healthcare scheme will start their treatment with us 14 weeks earlier than through the NHS.



Since the launch of our healthcare scheme to the Military in March 2015, an average of 62 new members join every month.

39% of those covered have taken out healthcare for their loved ones too.

Over 2,000 members of the Armed Forces took advantage of our introductory offer of 12 months' free cover, each saving an average of £516 a year.

Personal Accident Insurance



32% of accidents and injuries happen on base or on exercise

British Army, Royal Navy and Royal Air Force personnel serve all over the world to protect us and keep our country safe.

By its very nature, serving in the Military requires Armed Forces personnel to undergo a thorough and rigorous training regime, often consisting of very tough and dangerous exercises.

Perhaps surprisingly however, insight from the MoD indicates that 32% of accidents and injuries to UK Armed Forces personnel are sustained not on deployment, but happen in training exercises or on base.¹

That's why, although we hope it's something our members will never need, we recognise accidents can happen and offer Personal

Accident insurance for Services personnel – just in case.

Our extensive insurance covers even the most common injury – fractures – as well as hospitalisation, providing peace of mind that Military personnel are well protected in the event of an accident.

Over 8,500 Service personnel are covered by our Personal Accident insurance.

“I can't put into words how grateful I am...”

“To you and your team who went out of your way to assist me in and with my claim. I can't put into words how grateful I am for the speed, decency and professionalism you used to deal with it. You are all a credit to your company and good people. Thank you so much.”

● **Ex-Military**

“You will have my recommendation...”

“Good news, chair arrived from Mobility. So a big thank you for everything you've done for me. You're a true legend fighting every soldier's corner. You will have my recommendation whenever anybody asks about insurance. I'm also an honouree member of my unit's Warrant Officers' Mess and I will mention your assistance to them all. I'm going to put a post on Band of Sisters/Brothers Facebook page as a thank you. Again, you're a life saver, and you will always have a friend here.”

● **Ex-Military**

WE WANT TO IMPROVE LIVES

And we do

Healthy living programme and protection

A positive example of *improving lives*

There is increasing recognition of the need for us all to adopt a healthier lifestyle. However, the amount of information available can be overwhelming and it's often difficult to decide what's good advice or simply the latest health fad.

That's why we've teamed up with Vitality Life to provide Life and Serious Illness cover that encourages a healthier lifestyle, for mind and body, through their healthy living rewards programme.

The Vitality programme offers partner discounts and incentives to improve health and wellbeing, like

- An annual health review to understand current state of health
- A fitness scheme to promote a healthier mind and body
- Discounted gym fees to encourage physical fitness
- Luxury spa days to help manage stress
- Help with stopping smoking and losing weight

What's more, there are rewards which increase as a healthier lifestyle is reached and maintained, like:

- Reduced premiums and cash back
- Free cinema tickets
- Days out
- Travel
- Holidays

...all designed to help make lives easier, happier and longer.

Over 14,000

Forces Mutual customers are benefiting from the Vitality programme.

Participants in the programme complete a questionnaire which calculates the Vitality age gap – an insight into an individual's body age compared to their birth age. Changes in the Vitality age gap over successive years are a good indicator of the benefits of engaging with Vitality as members of the programme become healthier.

9.5 months¹

of extra life expectancy is the average improvement for members over a 2 year period.

Mental wellbeing is just as important as physical wellbeing and it's essential to maintain both to stay fit, healthy and able to cope with the challenges everyday life may present.

Just as poor physical health can lead to an increased risk of developing mental health problems, poor mental health can negatively impact on physical health, leading to an increased risk of some conditions. For example, people diagnosed with depression have a 67% increased risk of death from heart disease and a 50% increased risk of death from cancer.¹

In 2016-2017 approximately three in 100 UK Armed Forces personnel were assessed with a mental disorder and referred to the Specialist Mental Health Service. Mood disorders accounted for one third of all mental disorders in the UK Armed Forces in 2016-2017, with the majority of the diagnoses being for depression.² And behavioural disorders were stated as the cause for 14% of Naval Services, 22% of Army and 30% of RAF medical discharges.³

Many situations can cause poor mental health, from what could be considered general problems like financial worries and dealing with debt, to issues more obviously associated with the Armed Forces, such as physical injury and coping with the effects of traumatic events.

At Forces Mutual, we take mental wellbeing seriously. That's why members of our dedicated financial education team have completed an accredited Mental First Aid training course, enabling them to identify potential problems and help individuals suffering from mental health issues. The team also runs workshops for the Personnel Recovery Units (PRUs) in Aldershot and London, covering topics like budget planning, improving credit history and other financial issues to help vulnerable individuals get their finances back on track, allowing them to concentrate on their personal recovery.

We recognise the great work undertaken by the MoD to promote mental wellbeing and mitigate risks to health, with personnel encouraged to adopt a lifestyle which improves their health and enhances wellbeing - and we're keen to help.

**PEOPLE
DIAGNOSED
WITH
DEPRESSION**

67%
increased risk of death
from heart disease

50%
increased risk of death
from cancer

mentalhealth.org.uk

Much needed time out

Whatever the cause, poor mental or physical health affects not only the individual concerned but impacts their colleagues and families too.

Having a short break away from the normal daily routine, in different surroundings, can make all the difference to someone who suffers Post Traumatic Stress Disorder (PTSD) or physical illnesses as a result of their service, and to their family as well.

That's why we provide respite breaks to give families something positive to focus on and to give them much needed quality time together.

We've helped a number of families take much needed time out on respite breaks.

"They all return refreshed, with a clear mind..."

"Another area we find of benefit from Forces Mutual, is finding locations for respites for vulnerable soldiers suffering from PTSD and those struggling to cope with the normal daily routine. Providing a different environment, a different setting, somewhere that's not too busy, not in the middle of a city or anything like that, where they can maybe take their family or even the family can go there on their own, because coping with a husband or wife who has that condition is very stressful for them as well. They all return refreshed, with a clear mind and ready to start planning the next phase of the recovery process."

● Personnel Recovery Officer



And we do

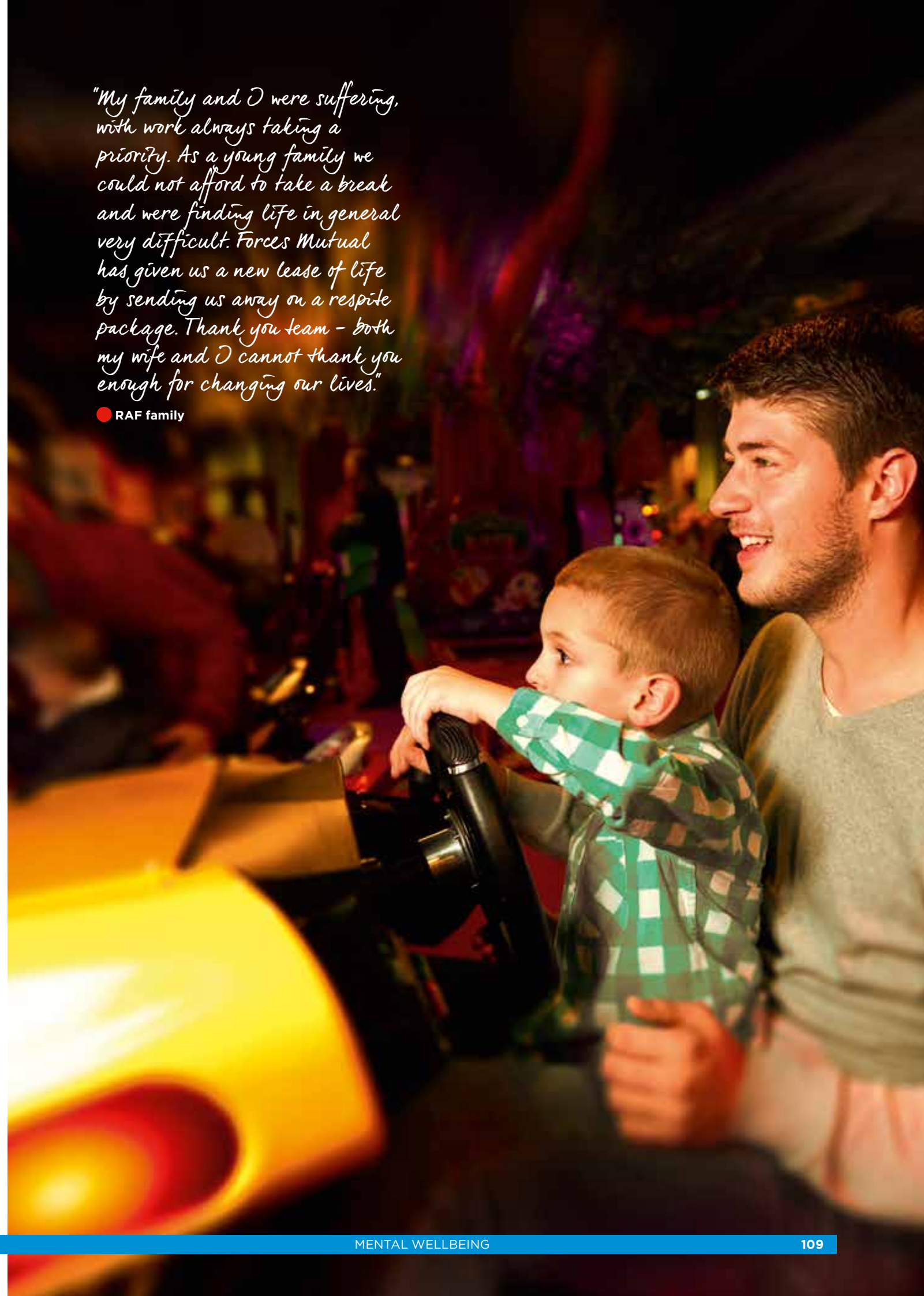
"...the most amazing quality time together..."

"The trip was a chance for us all to take a step out of the hospital appointments and just enjoy being a family. No deciding who will take one child and stay with the other, but a chance for us all to concentrate on being a single family unit - something that doesn't happen very often. It was a rest from the stress of blood tests, nurses and doctors. It was the most amazing quality time together and memories to close off our cancer journey after 4 very hard years. Our son still has a long way to go and will still require a kidney transplant, but for now we have very happy memories that will get us through the next chapter of all our lives. Thank you for your help and support Forces Mutual, as without your help these memories would not be possible."

● Army family

"My family and I were suffering, with work always taking a priority. As a young family we could not afford to take a break and were finding life in general very difficult. Forces Mutual has given us a new lease of life by sending us away on a respite package. Thank you team - both my wife and I cannot thank you enough for changing our lives."

● RAF family



Working and living closely with each other brings people together, something which makes the Armed Forces a particularly tight-knit community.



The strong sense of camaraderie between personnel is crucial for a successful Military unit and extends well beyond the day job. From sharing training and work experiences, to socialising and playing sport together, this is a group of people who take care of each other both on and off duty.





Many of our Forces Mutual colleagues have direct links with the Armed Forces

Our insight into *your world*

We consider it a huge privilege to work closely with serving and retired members of the Armed Forces, supporting them on a daily basis.

We spend a lot of time with the Military at locations across the country, engaging with personnel at all levels. And, many of our Forces Mutual colleagues have direct links with the Armed Forces, either by marriage, or through family members who are part of the Military and some are ex-Forces themselves. This all provides valuable insight into the lives of Armed Forces personnel and helps us understand them, the challenges they face and ultimately how we can help to improve their lives.

What's more, in 2014, we were the first dedicated Armed Forces financial services provider to sign the Armed Forces Corporate Covenant, starting our ongoing commitment to helping the Armed Forces community. And, we were immensely proud to receive the government's Defence Employer Recognition Scheme Silver Award in 2016, in recognition of the support we provide to Defence personnel, the number of former serving personnel we employ and our demonstration of how we

align our values with the Armed Forces Covenant.

We recognise the Military's unique needs and circumstances and here are just some of the ways we demonstrate our ongoing commitment to supporting the Military community:





Recognising *unsung heroes*

We believe it's important for people, communities and organisations to show their support for the men and women of our Armed Forces and recognise the valuable morale boost a demonstration of support provides for the troops and their families.

Each year we're proud to show our support by getting involved with Armed Forces Day, recognising the incredible job the UK Armed Forces do in working around the world to promote peace, deliver aid, provide security and fight terrorism.

In 2017 we celebrated Armed Forces Day and Reserves Day by recognising unsung heroes across the Armed Forces family who have gone above and beyond. We invited people to nominate a person on active-duty or a reservist or a family member of someone in the Armed Forces who they believed deserved recognition. We received over 70 nominations and 1,400 votes for Armed Forces Heroes.

We donated £1,000 to the winning entry, shared between the chosen Hero and their nominee.

"Dad is my Armed Forces Hero because..."

"We want to nominate our Dad. He is in Iraq until Christmas helping to protect us all in the UK and we are so proud of him. But we miss him."

"Joe is my Armed Forces Hero because..."

"Whenever you feel down, Joe is always there to make you feel better and make you realise your life could be a lot worse - you could be Joe!"



And we do



A positive impact on morale

Sport is an integral part of Armed Forces life and has a positive impact on morale, welfare, fitness and the operational effectiveness of personnel.

That's why we're pleased to provide sponsorship for a number of sports teams, events and activities throughout the Military.

In 2017 we actively supported over 60 events and teams at unit/base level, including over 25 boxing events, sports awards dinners and the winning team at the Royal Navy Field Gun competition at HMS Collingwood.

"...to go that stage further and put your money where your mouth is has been brilliant."

"I cannot thank Forces Mutual enough for the sustained support you have provided in supporting the boxing team of this Battalion. We have always known that you provide a quality service and have the interests of the soldier at heart, however, to go that stage further and put your money where your mouth is has been brilliant. It has been a pleasure to host your people and we look forward to the relationship continuing."

● **Captain AW Benton RCMO**



And we do

We were proud to continue our support of the Army Ladies Hockey team as they travelled to New Zealand to represent the British Army at the World Masters Games in April 2017.



The Army Ladies Hockey Team

Held every four years, this is the world's largest multi-sport event, with 27,000 athletes (more than the Olympic Games!) from over 100 different countries and an excellent opportunity for the Ladies Masters to compete in an international competitive hockey tournament. The ladies came home proudly with a bronze medal.

"The team is exceptionally grateful..."

"The Army Ladies Hockey team have had another successful season winning both the Indoor and Outdoor Inter Services tournaments against the RAF and Royal Navy. The team is exceptionally grateful for the continued support that Forces Mutual provides and is really excited and looking forward to this season which will also see them entering into the England Hockey Investec Cup Competition for the first time."

● **Lt Col P J Nicholas AGC (SPS) MBE**



And we do

Royal Navy Field Gun competition

We supported the winning team at HMS Collingwood.



"We could not have got this far..."

without the generous support of people and organisations who share the same vision as us and we are incredibly fortunate to have the support of the Forces Mutual team. Jordan and I know that the row will be hard but we have all the support we could have hoped for behind us and we will be motivated by the thought that all the money we raise will go back to supporting soldiers and children less fortunate than ourselves."

● **Captain Jon Armstrong and Lance Corporal Jordon Beecher**

WE WANT TO IMPROVE LIVES

And we do



Row2Recovery – The Talisker Whisky Atlantic Challenge 2017

We're pleased to sponsor Row2Recovery's Team Trident – 3 legs, 2 men, 1 huge endeavour – in what's considered to be the world's toughest row – the Talisker Whisky Atlantic Challenge 2017.

Row2Recovery aims to demonstrate the extraordinary things people with disabilities can achieve and to inspire others with life-altering injuries to realise their potential.

The Challenge is to row nearly 3,000 miles (4,800 km) across the Atlantic Ocean from La Gomera to Antigua. And when participants can expect up to 50 knot winds, waves the size of houses, sharks, 40 degree heat, blisters, sleep deprivation and hallucinations, it's no wonder the Row is considered to be one of the toughest endurance challenges on the planet.



Some 280 personnel from all branches of The Adjutant General's Corps (AGC) take part in the skiing championships each year, including around 85 novices who have never skied before and some who have never previously seen snow!

AGC Alpine Skiing Championships (White Lion)

"Another indication of the joint respect between the AGC and Forces Mutual"

"Forces Mutual have once again provided support to the Adjutant General's Corps (AGC) by sponsoring the annual Ski Championships and Adventure Training week in the Stubai Glacier, Austria. These events in Austria gives both officers and soldiers the opportunity to demonstrate the core values of the British Army, in particular courage, both moral and physical, commitment and respect for others, without the most generous financial support of Forces Mutual this would not have been possible. The values and standards demonstrated by members of the AGC in Austria underpins the British Army's ethos and is vital to sustaining the moral component of fighting power. The commitment to both annual events in Austria is another indication of the joint respect between the AGC and Forces Mutual."

● **Colonel Frances Castle ADC
Corps Colonel
Adjutant General's Corps**

WE WANT TO IMPROVE LIVES

And we do



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