



If you have any questions, visit
scottishfriendly.co.uk/contact-us or call



+44 141 483 5954
(Mon-Fri, 8.30am - 5.30pm)



Mrs A N Other
123 Any Street
Anytown
AN1 2TN

October 2026

Dear A N Other,

Customer reference number: 12345678

Proposed merger of Scottish Friendly and OneFamily

Scottish Friendly and OneFamily are proposing to merge to create a single member-owned mutual, operating under the group name of OneFamily from early 2027.

As we're both member-owned, the merger needs to be agreed by OneFamily's members and by the delegate members who represent the members of Scottish Friendly as well as receive regulatory approval.

Subject to this approval of the merger and to approval by the relevant Courts in Jersey and Guernsey, as part of the Jersey Scheme and the Guernsey Scheme described below, your policy is expected to transfer to OneFamily in early 2027. This means your membership will move from Scottish Friendly to OneFamily and you will become a member of OneFamily. The combined mutual organisation will operate under the group name of OneFamily and the Scottish Friendly Brand will remain as part of a multi-brand group.

Why are both mutuals proposing to merge?

By combining our experience of over 200 years serving our members and communities, we want to create one of the UK's largest, and most experienced, mutual organisations. This would give us the capacity to further improve the long-term value of our products and services, while continuing to reinvest our profits to benefit our members and communities.

We believe the merger is right for our members and will provide:

- **A wider range of affordable products:** access to more great value investment and protection products for you and your family.
- **More member benefits:** the merger will help us introduce even more ways to help our members save in the future.
- **A better customer care experience** through improved digital infrastructure and technology.
- **More opportunity** to invest in charities and our local communities.

What is the timeline for the merger?

The proposed merger must go through a number of stages before it can happen.

These include:

- Approval by OneFamily's members and Scottish Friendly's delegate members at a Special General Meeting
- Review by an independent actuary
- Approval by the relevant regulators
- Court approval of the legal transfer process in relation to Scottish Friendly's business in Jersey and the Bailiwick of Guernsey
- Completion of the legal process for a transfer to take place.

Subject to these approvals being obtained, the transfer is expected to take effect in early 2027. If this changes, we will notify policyholders via our website.

If you have read our communications and do not object to our proposals, you do not need to take any action. If the merger goes ahead we'll take care of the transfer. However, if you have any questions, please get in touch.

The Jersey and Guernsey Schemes

Scottish Friendly has carried on some of its business in or from within Jersey and with policyholder's resident in the Bailiwick of Guernsey. Scottish Friendly and OneFamily will ask the Royal Court of Jersey and the Royal Court of Guernsey to each approve a scheme for the transfer of this business to OneFamily (the **Jersey Scheme** and the **Guernsey Scheme**, respectively).

The Jersey Scheme and the Guernsey Scheme are explained in the enclosed leaflet.

You have the right to raise any concerns or to object to the Jersey Scheme or the Guernsey Scheme, as appropriate, if you believe you may be adversely affected by the proposed transfer. The Royal Court of Jersey and the Royal Court of Guernsey will take customers' objections into account when considering the Jersey Scheme and the Guernsey Scheme.

You can see, or get copies of, the Jersey Scheme documents, the Jersey court application and the Independent Actuary's Report free of charge at the following offices: Mourant Ozannes (Jersey) LLP, 22 Grenville Street, St Helier, Jersey JE4 8PX. Opening hours are Monday to Friday, 9am to 5.15pm. These will be available up to the date of the Jersey court hearing, which is currently scheduled to be on 4 February 2027.

You can also see, or get copies of, the Guernsey Scheme documents, the Guernsey court application and the Independent Actuary's Report free of charge at the following offices: Mourant Ozannes (Guernsey) LLP, Royal Chambers, St Julian's Avenue, St Peter Port, Guernsey, GY1 4HP. Opening hours are Monday to Friday, 9am to 5.30pm. These will be available up to the date of the Guernsey court hearing, which is currently expected to be on 12 February 2027. All documents will also be available on Scottish Friendly's website scottishfriendly.co.uk/together

We're here to help if you have any questions

If you have any questions for Scottish Friendly, visit scottishfriendly.co.uk/contact-us

Scottish Friendly

You can also contact us via:

Email: memberfeedback@scottishfriendly.co.uk

Telephone: 0141 483 5954;
International: +44 141 483 5954
(Monday to Friday, 8.30am to 5.30pm)

Postal address: Member Feedback,
Scottish Friendly Assurance Society Ltd,
Galbraith House, 16 Blythswood Square,
Glasgow, G2 4HJ

Family Assurance

If you have any questions, you can also contact us via:

Email: members@onefamily.com

Telephone: (01273) 061910;
International: +44 1273 061910
Monday to Friday, 9am to 5.30pm
(Wednesday 9.30am - 5.30pm)

Postal address: Company Secretary,
Family Assurance Friendly Society,
16-17 West Street, Brighton, BN1 2RL

Learn more

For more information about the merger visit scottishfriendly.co.uk/together

Yours sincerely,



Head of Customer Services
Scottish Friendly

If you need this letter in another format, such as large print, braille or audio, please let us know.

The Scottish Friendly Group consists of the following companies:

Scottish Friendly Assurance Society Limited. The Society is an incorporated friendly society under the Friendly Societies Act 1992 (Registration No. 3COLS). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register, registration number 110002.

Scottish Friendly Asset Managers Limited - OEIC Managers, ISA Managers. Authorised and regulated by the Financial Conduct Authority. Registered on the Financial Services Register, registration number 188832. Registered in Scotland No. SC187215.

The registered office of each member of the Scottish Friendly Group is Galbraith House, 16 Blythswood Square, Glasgow G2 4HJ. Telephone: 0333 323 5433. www.scottishfriendly.co.uk.