Key Features of the

Stakeholder Pension Plan

The Financial Conduct Authority is a financial services regulator. It requires us, Police Mutual, to give you this important information to help you to decide whether our Stakeholder Pension is right for you.

You should carefully read this document so that you are comfortable you understand what you are buying, and then keep it safe for future reference.

keyfacts®

Stakeholder Pension

Who is it for?

The Police Mutual Stakeholder Pension is designed for people who want to save in a tax-efficient way for retirement. You can be employed, self-employed or not currently working. The plan can also be set up on a child's behalf, although it should be remembered that the money cannot be accessed by the child until they reach minimum pension age.

Its aims

To build up a sum of money in a tax-efficient way, which you may convert into a pension income and/or lump sum when you retire

Your commitment

- To make regular contributions, lump sum contributions or to transfer in a fund from another provider
- To leave your contributions invested until you take your benefits. You can't cash your plan in (see 'Can you change your mind?')
- To tell us when you are within four months of your selected benefit date
- To tell us if you have exceeded the Annual Allowance (see 'What and how much are the Annual and lump sum allowances?')
- To tell us if you have exceeded the lump sum allowance (see 'How much might you get when you retire?')
- To tell us if you have a HM Revenue & Customs lump sum allowance enhancement certificate (if applicable) and provide us with a copy as evidence that you are eligible for primary, enhanced, fixed or individual protection (see 'How much might you get when you want to retire?')
- To tell us if you have taken benefits flexibly from any other defined contribution pension scheme (i.e. taking it all as cash in one go, taking smaller cash sums in stages, flexi-access drawdown etc) (see 'What choices will you have when you retire?')

Risk factors

- The fund you build up will depend on investment performance. It could be less than you have paid in
- When you are ready to take your benefits they could be lower than expected. This could be because:
  - You stop paying into your plan or take a payment break
  - Investment growth could be lower than illustrated
  - Interest rates when you retire are lower than expected if you convert the benefits into a pension income
  - You start taking your benefits before you originally planned to
- Tax rules relating to pensions could change in the future
- Any state benefits you receive after retirement may be affected by income from other sources, including a Stakeholder Pension
- Over time inflation will reduce the buying power of money. For example, if inflation is 2.5% a year, then in 20 years time £10,000 will buy only the same as £6,100 buys today
- If you transfer from another pension plan, the final pension benefits you'll receive may be less than you would have got if you'd stayed in your existing scheme under the existing terms. Therefore it might not always be in your best interests to transfer your existing pension benefits to the Stakeholder Pension plan, as you may be giving up any guaranteed benefits or protections. We are unable to accept any pension transfers from unfunded defined benefits schemes (e.g. Police/NHS/Teachers Pensions). You should seek advice if you are unsure

Questions and Answers

What is the Police Mutual Stakeholder Pension?

- It's a tax-efficient savings plan to help you save for retirement
- It's open to members of the Police Family whether employed, self employed or not employed
- This plan is not available for residents of the Channel Islands or the Isle of Man

How flexible is it?

You can increase or decrease your regular contributions at any time, as long as they do not fall below our minimum regular payment (see 'How much can you pay into the Police Mutual Stakeholder Pension?') and do not exceed the maximum set by HM Revenue & Customs (see 'How much can you pay into the Police Mutual Stakeholder Pension?')

- You can make additional one off contributions at any time
- You can stop and restart your contributions at any time without penalty. If you stop or reduce your contributions your benefits will reduce (see 'Risk Factors')

Do we provide advice on the Stakeholder Pension?

- You can discuss the general features of the product with us, but we will not assess your personal and financial circumstances. We will also be unable to advise you whether the product is suitable for you. If you are in any doubt about the suitability of the product you should contact a financial adviser. Police Mutual do not provide advice on this product
- You should take financial advice if:
  - Your circumstances change, for example if you are nearing retirement; or
  - You are considering making a transfer payment into or out of this plan; or
  - You are considering claiming your pension

How much can you pay into the Police Mutual Stakeholder Pension?

The minimum regular payment into this plan is £20 a month. The minimum one-off payment is £20. These figures are net of basic rate tax. You'll receive tax relief on all regular and single contributions you make to your plan up to a maximum of £3,600 a year or 100% of your relevant UK earnings, whichever is greater.

- Monthly contributions are made by Direct Debit. One-off contributions can be made by direct credit
- Contributions can be paid by someone else on your behalf, but will count towards your Annual Allowance
- You should check how much you are contributing to other pension plans to work out how much you can contribute to this plan
- The plan can accept transfers from some other pension plans (although not unfunded defined benefit schemes). Providing the transfer is from a scheme which is registered with HM Revenue & Customs the transfer value will not count towards your Annual Allowance
- The plan cannot accept contributions directly from your employer

How much might you get when you want to retire?

Your plan benefits depend on how your investment grows, on our charges (see 'What are the charges?') and on the tax treatment of the investment.

- If you wish to convert your fund into a pension income this can be done by purchasing an annuity or flexi-access drawdown product. However there may be other options at the time you take your benefits. Interest rates could determine the income you will receive and can vary over time

What and how much are the Annual and lump sum allowances?

Annual Allowance – There's a limit on the amount you can invest in a pension plan without being subject to a tax charge. This limit is known as the annual allowance and is currently £60,000.

- If you have any unused allowance from the previous three tax years and want to pay in over £60,000 please contact us for further information
- A tapered reduction in annual allowance will apply in the following circumstances: 1) Threshold income (income excluding pension contributions) is over £200,000 and 2) Adjusted income (income added to any pension contributions) is over £260,000
- If you have flexibly accessed a pension or have ever been in flexible drawdown, a reduced contribution limit may also apply

Lump sum allowance - Under pension rules, the lump sum allowance (LSA) limits the amount of tax-free cash you can access from your pension plan. Normally 25% of the benefits you take can be paid tax-free, with an overall maximum limit of £268,275. Payments above this are subject to tax at your marginal rate of income tax. You may have protection that allows you to take more than this – your policy documents will tell you if this is the case.

The total of all tax-free lump sums, including tax-free lump sum death benefits and serious ill-health benefits, will be tested against a lifetime limit, set at £1,073,100. Any lump sums paid above this level will be taxed at the individual's or beneficiaries' marginal rate of income tax. This is known as the lump sum and death benefit allowance (LSDBA).

- If you are over the allowance you will be taxed on the excess amount (see 'What about tax?')

What choices will you have when you retire?

You don't actually have to retire to take your benefits as they can be taken at any age after 55. The minimum age will increase to 57 on 6 April 2028.

- You can change the age when you take your benefits at any time and keep paying into your plan
- Once you reach your selected benefit age you can decide to delay taking your benefits
- When you are ready to take your benefits, we will need you to confirm how much lump sum allowance you have available. If you don't do this we will treat your plan as if no lump sum allowance exists and it will be taxed accordingly (see 'What about tax?')
- You should regularly monitor the value of all your pension to ensure you will have built up a fund that will be sufficient enough for your needs in retirement. We'll send you a yearly statement to show you the value of your Police Mutual Stakeholder Pension to help you decide whether you need to increase your contributions to help build up the value of your plan

1. Use it to buy a guaranteed income

An annuity is a financial product where you use all or some of your pension savings to buy a guaranteed income.

- Take 25% as a tax-free cash lump sum. You can take up to 25% of your pension pot tax-free as a cash lump sum, then use the remainder to buy your annuity. The remainder will be taxable as pension income
- Take your full pension as an annuity. You can use the whole fund to secure a regular income from an annuity and, if you've built up more than one pension pot, you can combine them into one annuity
- Police Mutual will pay up to 25% of your fund as an initial lump sum to you if required, but we don't currently offer a product to enable you to access your remaining pension as a regular income. You will need to transfer your fund to another provider if you wish to do this

2. Take it all as cash in one go

25% of the lump sum will be paid tax free and the remainder will be taxable as additional income at your highest marginal rate. You may find that we deduct more tax than you are required to pay. This is due to the way HMRC collect the tax. You will be able to reclaim any excess directly from the HMRC. The money purchase annual allowance will apply on any further pension pension savings and will restrict the amount you can pay before a tax charge will apply.

3. Take it as smaller cash sums in stages

As an alternative to taking your whole pension pot as cash, you can take some or all of it as smaller cash sums over whatever period you choose. For each withdrawal 25% is tax free and the rest will be taxed at your highest marginal rate.

Police Mutual don't currently offer a product to enable you to access your pension in this way. You will need to move your fund to another provider if you wish to do this.

4. Use it to provide flexi-access drawdown

With flexi-access drawdown you keep most or all of your pension pot invested and draw a variable amount of income from it. You can choose to take 25% of your pension pot as a tax free lump sum either at the outset or in stages alongside the flexible income.

Any payments from the flexi-access drawdown will be taxable as pension income. Choosing this option may also affect the amount you pay into pension plans.

You will need to transfer your fund to another provider if you wish to do this.

5. Take smaller pension pots as a lump sum

If up to three of your pension pots are each less than £10,000 and you are over the age of 55 (57 from 6 April 2028), you may be able to cash each of them in, regardless of any other pension savings you have.

25% of the lump sum will be paid tax free and the remainder will be taxable as additional income at your highest marginal rate.

If you flexibly access your pension you will receive tax relief only on money purchase pension savings up to £10,000.

Where can I go for help?

In order to provide our pension plan holders with access to a 'whole of market' annuity service and flexi-access drawdown, Police Mutual has established an arrangement with Retirement Solutions (UK) Limited. Retirement Solutions are experts in the field of pension provision and will search the market on our customers' behalf in order to identify the best products available. Police Mutual receives no payment for providing this introduction.

Should you wish to take advantage of this service then Retirement Solutions can be contacted on **0161 913 2440** please quote reference 'Police Mutual' or via email at

pensions@retirementsolutions.co.uk Alternatively you can visit their website **retirementsolutions.co.uk**

Where are the contributions invested?

- Initially your money buys units in the Stakeholder Pension Fund, managed by the Royal London Mutual Insurance Society, where it is pooled with other investors' money. The fund invests in underlying funds which invest their assets in a mixture of equities and bonds
- We value and price the funds every day at 12 noon. You will get the next price after we receive and process your payment
- The unit price is the total value of the assets in the funds, divided by the number of units in issue. The total value of your plan is the unit price multiplied by the number of units you hold
- The value of your plan can go down as well as up, and you might not get back as much as you pay in
- The Police Mutual Stakeholder Pension automatically provides a lifestyling investment strategy. This aims to help protect the value of your plan as you approach retirement. There is more information about lifestyling in the section below
- You can choose to opt out of lifestyling. We will contact you six months before lifestyling is due to start to check if you would like your plan lifestyled

What are your investment options as you approach retirement?

- If you decide you want your plan lifestyled, from five years before your selected benefit age (or as soon as possible if you start your plan with less than five years to go) your investment and future contributions will gradually be switched into two lifestyling funds. 25% of your investment will be switched into the Cash Fund, managed by the Royal London Mutual Insurance Society. This fund invests in funds which invest their assets in money market instruments. Money markets instruments are short-term financing instruments which can be converted easily to cash. This reflects the fact that you will be able to take 25% of your investment as a tax-free cash lump sum when you take your benefits. The remaining 75% will be switched into the Fixed Interest Fund, managed by the Royal London Mutual Insurance Society. This fund invests in funds which invest their assets in government and corporate bonds
- The Fixed Interest Fund and Cash Fund have less growth potential than the Stakeholder Pension Fund because their underlying investments are less volatile
- Although the aim of lifestyling is to help protect your plan as you draw closer to your pension age, the Fixed Interest Fund and the Cash Fund offer no guarantees that the full value will be protected and therefore it may fluctuate
- If you decide you don't want to lifestyle your investment, it will remain in the Stakeholder Pension Fund, until you are ready to claim it. This fund has greater potential for growth, but it is also more likely that your investment will fluctuate in value. Your entitlement to take up to 25% of your plan as a tax-free lump sum will not be affected by your decision as to whether or not to lifestyle

Our lifestyling strategy is summarised in the table below:

Numbers of years before retirement date	Action Taken
5	Move 1/5 of the investment held in the Stakeholder Pension Fund into the lifestyling funds*
4	Move 1/4 of the remaining investment held in the Stakeholder Pension Fund into the lifestyling funds*
3	Move 1/3 of the remaining investment held in the Stakeholder Pension Fund into the lifestyling funds*
2	Move 1/2 of the remaining investment held in the Stakeholder Pension Fund into the lifestyling funds*
1	Move the remaining investment held in the Stakeholder Pension Fund into the lifestyling funds*

* At each stage 75% of the transfer moves into the Fixed Interest Fund and 25% into the Cash Fund. In the final year 75% of your contributions will be paid straight into the Fixed Interest Fund and 25% into the Cash Fund.

This is the current process, but it may be subject to change in the future.

- If you change your pension age after lifestyling has started and this results in you being more than five years away from your new selected benefit age, your investment will be transferred back into the Stakeholder Pension Fund, unless you request otherwise. If your new selected benefit age is further away but still within five years your investment will be held as it is until the next whole year before your pension age. The lifestyling process will then continue as shown in the table
- If you change your benefit age and as a result you become eligible for lifestyling, we will contact you to ask if you want your plan to be lifestyled. If you want your plan to be lifestyled, we will make the appropriate fund transfers as in the table, depending on how close to your new selected benefit age you are
- If you choose to opt out from lifestyling after it has started then you can fix the balance of your investments at that time, so that part of your investment remains in the lifestyling funds and the remainder in the Stakeholder Pension Fund. Alternatively, you can choose to have your whole investment switched back into the Stakeholder Pension Fund
- If you defer taking your benefits, and you are opted into lifestyling, your investment will remain in the Fixed Interest Fund and Cash Fund, until you decide to take the benefits. If you have opted out of lifestyling, your investment will remain in the Stakeholder Pension Fund until you decide to take the benefits
- If you decide to defer taking your benefits, payment of your tax-free lump sum will also be deferred until your pension benefit is brought into payment
- Projections provided on illustrations do not make any allowance for lifestyling and will overstate the investment potential for the redirection of contributions once lifestyling starts

What about tax?

- You'll receive tax relief on all regular and single contributions you make to your plan up to a maximum of £3,600 a year or 100% of your relevant UK earnings, whichever is greater. We claim the tax relief at the basic rate from HM Revenue & Customs and invest it in your plan
- At current tax rates the tax relief increases every £100 you invest to £125
- If you are a higher rate taxpayer you can claim further tax relief through your tax return

Exceeding the lump sum allowance and Annual Allowance

- If you exceed the Annual Allowance (see 'What and how much are the Annual and lump sum allowances?) you will be taxed on the excess amount through your tax return
- When you take your benefits they will be tested against your available lump sum allowance. If the value of all your pension benefits exceeds the lump sum allowance, the excess will be subject to income tax at the individual's marginal rate of tax
- If you take a lump sum from your plan at retirement (of up to 25% of your fund) and you are within your lump sum allowance it will be free of all tax. Any amount taken as a lump sum above this will be taxed at your highest marginal rate of income tax. You may find we deduct more tax than you are required to pay. This is due to the way HMRC collect the tax. You will be able to reclaim any excess directly from the HMRC
- If you convert the remainder of your fund into a pension income, it will be taxed as earned income

Tax on death

- If you die before your 75th birthday and you have not taken your pension benefits, the plan benefits can be paid to your beneficiary as a lump sum, tax-free up to the lump sum and death benefit allowance
- If you die after your 75th birthday the plan benefits can be taken as a lump sum which will be subject to tax at the recipient's marginal rate of income tax
- There is normally no inheritance tax payable on the value of your plan, unless it forms part of your estate

General

- If you are not a UK resident at the time you take your benefits, and a lump sum allowance charge applies, you will still be liable to pay the tax
- All three funds grow free from capital gains and income tax, except on income from UK shares, where some investment returns may be received with tax credits, or after tax deductions, which cannot be reclaimed
- This information represents current law and HMRC practice but changes to tax related legislation, tax practice or your own circumstances may affect taxation
- This information is based on our understanding of current taxation, legislation and HMRC practice. These tax rules could change in the future without notice

Capital Gains Tax

- You don't pay capital gains tax on your pension funds

Income Tax

- Any pension income will be taxed as earned income
- The impact of taxation and any tax relief depends on your individual circumstances

What are the charges?

- We charge for managing your plan
- The charges are taken from your fund
- For the Stakeholder Pension Fund there is an annual charge of 1% of the fund value. This charge is taken on a daily basis
- We deduct the charges daily by cancelling the equivalent number of units from your fund
- This approach will be the same for the Fixed Interest Fund and Cash Fund, both of which also have a yearly charge of 1%
- We can provide you with a personal illustration before you take out the plan on request and will provide you with a post-sale illustration once your plan has been issued. However, these illustrations will not take into account the effects of lifestyling, and will overstate the plan's investment potential.

When can we vary the charges?

- We can at any time vary our charges if it is to your advantage, for example if we reduce or abolish any charge
- Where we make a change to our charges that is to your disadvantage or we add new charges, it will be for any one or more of the following reasons:
  - To take account of changes in our costs in running the service for which the charge is made
  - To take account of variations in costs for any changes or improvements we make to the services we already provide to our Stakeholder Pension plan holders, including making technological changes
  - To take account of any changes we may reasonably make in activities we carry out or new activities
  - To take account of any changes in the law or the interpretation of the law, codes of practice or regulations
  - To take account of any decision, requirement or recommendation by a court, ombudsman or regulator with which we intend to comply
  - To correct an error, if it is reasonable to do so
  - To enable us to maintain our financial strength in the interests of all our customers
  - To take account of increases in inflation
  - To enable us to harmonise the charges concerned following any acquisition or transfer of stakeholder pension business or any takeover of, or merger with, another stakeholder pension plan provider
- These reasons may relate to circumstances existing at the time or those that we reasonably expect to apply in the near future
- Where we change our charges for one or more of these reasons, we will do so in a reasonable and proportionate manner
- We will tell you about any changes to existing charges or about the introduction of a new charge for any reason mentioned above in your yearly statement
- If we do make any changes, we'll give you at least 30 calendar days' notice in writing

When can you take your benefits?

- You can't withdraw money from your plan prior to reaching normal minimum retirement age
- If you have severe ill health or a protected retirement age, you may be able to take your benefits earlier than the minimum retirement age

What other benefits can you choose?

- The plan offers no other benefits

What happens if you die before you take the benefits from your plan?

- You can nominate who the lump sum should go to when you apply and can change this at any time. We will normally follow your wishes, however, to enable the payment to be free from inheritance tax, we are required to have discretion over who receives the money
- We will pay the whole amount as a lump sum
- If you die after you have taken your tax-free lump sum (if applicable) and converted your remaining fund into pension income, Police Mutual are not responsible for any subsequent death benefits

Can you transfer the value of other pension plans into this plan?

- If the pension plan you are transferring money from allows you to take more than 25% of its value as tax-free cash when you take your benefits, you may lose this entitlement when you make your transfer
- For the majority of people it will remain in your best interests to stay in your occupational scheme (particularly if it is defined benefit) rather than transfer to a defined contribution scheme (like the Stakeholder Pension Plan). Therefore if you are considering transferring you should speak to an Independent Financial Advisor
- Unfunded public service defined benefits schemes (such as the Police Pension) can not be accepted in to this plan
- Depending on the type of scheme you are transferring from you may be required to take advice before transferring. Please contact the pension scheme you are transferring from for more information

Can you transfer your plan into another pension scheme?

- You can transfer your plan to another pension scheme at any time and without charge before you take your pension benefits. The value of the fund that you transfer to other registered pension schemes does not count as part of your Annual Allowance providing you transfer it to another registered provider

Can you change your mind?

- It's your legal right to change your mind within 30 days. You should sign and return the cancellation notice, call us or confirm your wishes in writing. Send your written notice to us at the address shown within 30 days of receiving your plan documentation
- On receipt of the appropriate documentation, your contributions will be refunded. Where transfer payments have been received, the transfer amount, or value of investment if it has fallen since it was invested, will be returned to the previous scheme(s). If however any previous scheme is unwilling to accept a refund, it will need to be transferred to another registered pension scheme
- If you do not do this within 30 days, you will be unable to cancel your plan and get your money back. You can transfer your plan to another provider (see 'Can you transfer your plan into another pension scheme?')

How will you know how your Stakeholder Pension is doing?

- We'll send you a yearly statement to show how your plan is doing. It is important that you regularly review your plan and level of contributions to make sure it will be sufficient for your retirement
- You can call us on **01543 441630** if you want a statement at any other time

Is there an alternative to a Stakeholder Pension?

- Yes. If you are a member of an occupational pension scheme your employer may provide an additional voluntary contribution (AVC) scheme. This may offer enhanced benefits; for example, some employers may make a contribution to the scheme. You can get details from your employer
- MoneyHelper - If you are unsure whether a Stakeholder Pension is right for you, you may find it useful to read the information produced by MoneyHelper on their website. You will find an explanation of how Stakeholder Pensions work and what happens when you retire. This is available at moneyhelper.org.uk

Conflicts of interest

In line with the Financial Conduct Authority (FCA) Rules, we have a written conflicts policy that sets out the types of conflicts or potential conflicts of interest that affect our business or the interest of our customers and provides details of how these conflicts are managed. Where we can't ensure that risks of damage to the interests of our customers will be prevented, we will disclose appropriate information on the conflict.
If you would like more information on our Conflicts of Interest Policy please contact us on **01543 441630** .

How to contact us

If you have any questions at any time, or wish to increase your contributions, you can contact us in a number of ways:

Call us on: **01543 441630** (Monday–Friday, 8.30am–5.30pm)

Visit our website: **policemutual.co.uk**

Write to us at: **Police Mutual, Building 3, Lichfield South, Birmingham Road, Lichfield, WS14 0QP**

Other Information

How to complain

If you wish to complain about any aspect of the service you receive, please contact us at

Complaints Team
Police Mutual
Building 3
Lichfield South
Birmingham Road
Lichfield
WS14 0QP

or email us at **groupcomplaintsteam@pmas.co.uk**

A copy of our complaint handling procedure is available on request

If you're not satisfied with our response to your complaint, we will inform you of your rights to contact either:

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

The Financial Ombudsman Service opening hours are:

Monday to Friday - 8am to 8pm
Saturday - 9am to 1pm

Or:

The Pension Ombudsman,
10 South Colonnade,
Canary Wharf, London,
E14 4PU,
0800 917 4487
pensions-ombudsman.org.uk

These services are free and will not affect your legal rights.

Terms and conditions

- This Key Features document and the application form you sign contain the legally binding terms and conditions governing the Police Mutual Stakeholder Pension
- We may vary these terms and conditions (other than in respect to charges) at any time for the following reasons:

– To take account of changes in the products or services we provide or the way we provide them

– To take account of any changes or improvements we make to the services we already provide to our Stakeholder Pension plan holders, including making technological changes

– To take account of any changes in the law or the interpretation of the law, codes of practice or regulations

– To take account of any decision, requirement or recommendation by a court, ombudsman or regulator with which we intend to comply

– To correct errors, if it is reasonable to do so

– If we reasonably believe the change is necessary in the interests of our business as a whole, for example to protect our financial strength

– If the change is to your advantage

– By agreement with you

– To enable us to harmonise the terms and conditions following any acquisition or transfer of stakeholder pension business or any takeover of, or merger with, another stakeholder pension plan provider

- We will tell you about any changes to these terms and conditions for any reason mentioned above in your yearly statement
- Where we change our terms and conditions for one or more of these reasons, we will do so in a reasonable and proportionate manner

Law

In any legal disputes this plan is subject to the law of England and Wales unless the parties agree otherwise

Language

For the duration of your plan, all communication will be in English

Compensation

- We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. There are various levels of compensation available, which depend on the type of business and the circumstance of the claim. For compensation purposes the Stakeholder Pension is classed as a long-term insurance product. This means you are entitled to receive 100% of the whole of the claim
- If you need more information, you can contact

  The Financial Services Compensation Scheme (FSCS)

  10th Floor
  Beaufort House
  15 St Botolph Street
  London EC3A 7QU

  T: 0800 678 1100
  W: http://www.fscs.org.uk/

  The Financial Services Compensation Scheme opening hours are:

  Monday to Friday
  8.30am to 5.30pm,
  excluding public holidays

Solvency And Financial Condition Report

The Solvency and Financial Condition Report of The Royal London Mutual Insurance Society Limited is available at royallondon.com/about-us/corporate-information/corporate-governance/regulatory-returns-and-publications/

We're happy to provide your documents in a different format, such as braille, large print or audio, please just ask when you get in touch.

How to contact us

1. Call 01543 441630

2. Visit policemutual.co.uk

We're open from 8.30am - 5.30pm Mon-Fri

Write to us at:
Police Mutual
Building 3
Lichfield South
Birmingham Road
Lichfield
WS14 0QP

SHPKFD 0424