

Make the change to Retired Member Plus

Business Reply Plus: RSKE-SXCR-SAEG

Unite Administration Department, 3 Axis Court, Mallard Way, Swansea Vale, Swansea SA7 0AJ.

Or call 08000 106 497



Name: _____

Address: _____

Home: _____

Mobile: _____

Post Code: _____

Email: _____

Date of Birth: _____

Current Unite Membership No. _____

Direct Debit Details Instructions to your Bank or Building Society to pay by Direct Debit



Originators ID Number 9 7 1 4 6 7

Name of bank/building society _____

Town of the Bank _____

Sort Code _____

Annual £26

Six monthly £13

Account Number _____

Name(s) of Account Holder(s) _____

Instruction to your Bank or Building Society

Please pay Unite the Union Direct Debit monthly from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Unite the Union and, if so, details will be passed electronically to my Bank Building Society.

Signature(s) _____

Date _____ / _____ / _____

✂ Cut Here

DIRECT DEBIT GUARANTEE

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit Unite the union will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Unite the union to collect a payment, confirmation of the amount and date will be given to you at the time of the request. If an error is made in the payment of your Direct Debit, by Unite the union or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Unite the union asks you to. You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify Unite the union.



Members in retirement
**New contributions
 and benefits**



Retired Member Plus

Yours for Life – not just a working life! www.unitetheunion.org



Retired Member Plus



Members in Retirement: new contributions and benefits

I am very pleased to be able to advise that Unite has launched an exciting new package of benefits for our members in retirement that I believe to be second to none across the whole trade union movement.

The range of benefits that are available under the new scheme is printed opposite. It is estimated that this package of affinity partner benefits is worth up to £1,000 per annum.

As a member approaching retirement or who has had recently retired, to gain access to these new benefits you will need to change your membership status with the Union. All members in retirement who wish to enjoy the new package of benefits must be signed up to **RETIRED MEMBER PLUS** which will cost the equivalent of **50p per week**.

Only **RETIRED MEMBER PLUS** members will be able to play a full part in the Unite Retired Members' section. You will not be able to play a full part in the constitutional structures of Unite unless you join **RETIRED MEMBER PLUS**.

Should you join **RETIRED MEMBER PLUS**, which I would strongly urge you to, I hope that you will pay your contribution by six monthly or annual direct debit of £13.00 or £26.00 respectively. Please complete the direct debit form overleaf and return it in the pre-paid envelope provided.

Many thanks for your continued membership of Unite and I trust that we can work together with you in retirement as we did when you were at work.

Yours sincerely

Len McCluskey
General Secretary



Retired Members Plus

When you become part of Unite's Retired Member Plus programme you get access to a range of specially designed benefits and services that can save you a great deal of money

Legal and Funeral Benefits

- **Free Will Service** – Retired members can get a free will from Unite's solicitors
The average cost of a Will is £120
(source: www.ifishoulddie.co.uk)
- **Additional £250 of Funeral Benefit** (Available when you take advantage of the Fixed Fee Probate scheme)
- **Special discounts with Cooperative Funeralcare**, the UK's leading Funeral Director. Retired Plus Members get 5% off the Cooperative's professional funeral fees for 'at need' funerals and £25 discount on prepaid funeral plans.
- **Fixed Fee Probate**: guarantees to keep probate costs under control after your death. Plus you will receive an extra £250 of funeral benefit when you use the scheme.
- **Lasting Power of Attorney**: Unite's solicitors offer retired members a substantial discount on the cost of creating a Lasting Power of Attorney.
- **24 Hour Legal Helpline**: Retired members have access to qualified legal advisers with a free round-the-clock legal helpline.
- **Personal Injury Claims**: Unite has a panel of specialist personal injury law firms who are on hand to assist with any claim if you are injured in a Road Traffic Accident or in the street.

Insurance Benefits

- **Free Personal Accident Cover**: Unite retired members aged up to 79 can get £250 of free personal accident cover.
- **Home Insurance**: special rates for retired members from UIA with an interest-free direct debit facility
- **Unite Motor Insurance**: is designed specifically for members like you. Let us save you time shopping around for the best deal; we have relationships with some of the UK's best known and most reliable insurers. This is backed up by great customer service that you expect as a member of Unite.

Health Benefits

- **Optical Care**: retired members can save up to £30 off complete glasses, £70 on contact lenses and get 2 for 1 on designer glasses from Unite's High Street partner, Vision Express.

Shopping Discounts

- **Unite Rewards Web Site**: provides retired members with discounts at more than 2,500 online retailers including Argos, B&Q, Sainsbury's, Comet, Topshop, GAP and many more. Plus members get a free £10 welcome bonus when they register.
- **Prepaid Plus MasterCard® card**: retired members can earn up to 6% cashback when they use the card to make online purchases at the till, in the shop.

Personal Finance

- **Personal Financial Review**: Retired members qualify for a free personal financial review in their own home from one of Unite's qualified Independent Financial Advisers.
- **Debt Advice**: Unite offer a free remote debt advisory service through selected professional providers of debt advice. The terms negotiated ensure that any service charge is met by your creditors.
- **Financial Miss-selling Advice**: If you have had a loan, mortgage, car finance or credit card within the last 10 years you could be entitled compensation in respect of miss-sold Payment Protection Insurance (PPI). Unite provides a dedicated service for retired members to help them make a claim against the lenders.
- **Equity Release Plan**: The Unite Lifetime Mortgage is specially designed for our retired members. It allows you to release a lump sum or regular extra income from the value of your property. There are no regular repayments to make as the amount you have released, plus any interest is repaid from the money made when the property is sold. Generally this is when you die, move into long term care or permanently leave the property.
- **Welfare Benefits Check**: Applying for state benefits can be a complex and time consuming affair. Unite offers retired members a free benefits review service. This will check what benefits you may be able to get and give you an estimate of the amount of money you may be eligible for.

Unite Lottery

- You can win up to £5,000 each month in the Unite lottery. This draw is closed to the public and only Unite members can buy tickets so your odds of winning are much better than the larger national draws.