PUTTING PEOPLE FIRST

Our business is built on people like you



Our Financial Adviser Proposition





When seven farmers from the Midlands set out to attract new union members in 1910, few of them would have predicted how successful they'd be. Yet, over a century later, we continue to offer expert insurance advice to the farming community and remain an integral part of the British countryside. We've grown to become a leading name outside farming too, and now offer an extensive range of personal and commercial covers with expertise to both our farming and non-farming customers.

It's our mutuality which sets us apart. We're owned and run for our 1 million customers, and we work hard to protect their interests. From our 300 local offices offering personal service, to the tailored quotes that customers can't get from price comparison sites, our customers needs are at the heart of everything we do.

Gaining accolades is one way of being recognised for the high standards of customer service and cover we provide. Many of our general insurance products have received the maximum 5 Star Rating from Defaqto and are Which? recommended, demonstrating our commitment to providing a comprehensive level of cover. We take pride in this recognition.

Supporting our communities is very important to us. We're committed to helping protect the environment, championing rural communities through events and initiatives, and continuing to offer the best care possible for our members. And you can be part of this by joining our 100 strong population of Financial Advisers.







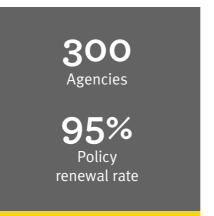




WELCOME

I'm delighted that you're considering joining our team of Financial Advisers.





Our business is built on people like you. Ever since NFU Mutual was established in 1910, we've provided a variety of financial products to customers across the UK, based on personal service and honest, holistic advice. As one of our Financial Advisers, you'll be at the heart of this, providing life insurance, pension, investment, wealth management and Inheritance Tax advice. From small investors to high net worth individuals, you'll continue our tradition of looking after them all, getting to know their circumstances and helping to protect them, their families and their businesses.

Our proposition means you'll have the chance to offer financial planning advice across a wide range of solutions. Of course, you'll have plenty of support not least, from our network of more than 300 Agency offices throughout the UK. Working closely with them will make your role easier, because they're rooted in local communities and have incredibly strong customer relationships, so they're a fantastic source of leads.

We're a financially strong business and since 2012, we've been constantly investing in technology, from a new investment platform to point of sale and back office systems. It's a level of investment that continues, as we focus on giving customers the highest level of service.

In fact, we'll make sure you have all the support you need to put customers' requirements first every time. Why? Because as a mutual, we're owned by our customers, so it's vital we always do the right thing by them. That's why we're proud of our impressive 95% policy renewal rate and high customer satisfaction scores. These show how much customers up and down the UK appreciate our unique approach – an approach that you'll help to continue well into the future.

I look forward to welcoming you to NFU Mutual Financial Services.

Graham Harvey, Head of Financial Services

NFU MUTUAL

We are a leading provider of general insurance and financial services. From our strong farming roots we've grown to become a UK-wide organisation, turning over £1billion annually. Yet success hasn't gone to our heads.

We're proud to remain completely customer focused, down-to-earth and committed to the rural communities we've grown from. Our ethos – of trust, respect and personal service – lies at the heart of all we do and has seen us build an enviable reputation for exceptional member loyalty.

Though we've been in business for over 100 years, we have big ambitions for the future. And that's why we're looking for talented people to join our growing network. Talented people like you.

WHAT MAKES US UNIQUE?

A PERSONAL SERVICE

Our Financial Advisers build strong relationships with farming, non-farming and commercial customers up and down the country to understand their goals and help them to protect and grow their wealth so they can achieve their dreams. It's a personal approach that builds exceptional trust, respect and loyalty from our customers.

OUR AGENCY NETWORK

Our commitment to personal service came out of our roots in farming communities, where we built a reputation for trusted, honest advice. Today, our network of more than 300 agencies continues that link to local farming and non-farming communities from John O'Groats to Land's End. Belfast to Cardiff. Their close ties to our customers helps us to understand peoples' individual needs and enable us to give them personalised financial advice. So you can be sure of a warm welcome.

MUTUAL BENEFITS

Being a mutual we are dedicated to our customers and are not governed by shareholders. This means they know we always make decisions with their best interests in mind. It means they can be sure when they need our help, they can count on us to act quickly. Most of all, it means they see us as a trusted partner, rather than a provider. Someone they can rely on to offer top-class, personal service, so they can get on with their lives.

CONTINUED GROWTH

Our focus on building strong, local, personal relationships is a fundamental part of our proposition. It not only differentiates us from our competitors, but also attracts customers from a wide variety of communities across the UK. And it has enabled us to grow into a UK-wide business – a top UK insurance company with an annual turnover of in excess of £1 billion.

WORK CULTURE

When it comes to being supportive, it's not just for our customers. Being trustworthy, honest and empathetic, applies equally to the way we work, too. We aim to be a great place to work. It's about respecting and looking out for each other, so we all have what we need to continue giving our customers excellent service. It's an approach that has seen NFU Mutual awarded a Gallup Great Workplace Award for the past two years.

LOCATIONS

We have over 300 local Agency offices across the UK, run by Agents who look after existing customers and attract new ones.

These are supported by our seven regional centres in Belfast, Bristol, Chester, Glasgow, Norwich, Stratford-upon-Avon and York. We also operate NFU Mutual Direct, contact centres in Glasgow and Cardiff offering customers a flexible way to get in touch on the phone or outside of office hours.

We aim to...

Be a great place to work

Be a great company to do business with

Deliver sustainable, profitable growth

OUR VALUES

We work within a few important principles that quide our behaviour, underpin everything we do, and everything the business achieves.

Integrity – means we treat customers and employees fairly

Pride and support – means that we respect our people and recognise our responsibilities to the broader community

Performance – means we're constantly looking at ways to help our people feel empowered and inspired to achieve more and that together we strive for excellence

Development – means we encourage our people to be the best

Recognition – means we make sure our people feel rewarded for their contribution

Financial sustainability – means we aim to protect our workforce by ensuring the business continues to be successful now and in the future



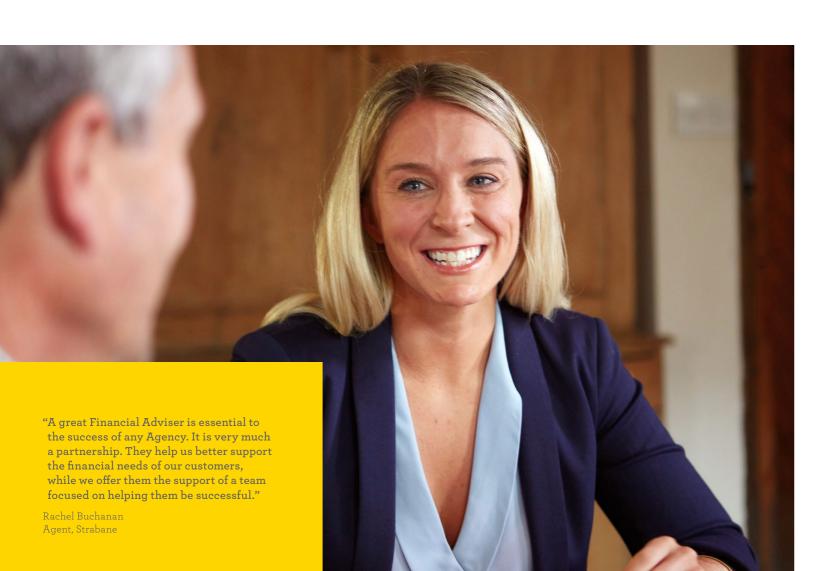
PROVIDING FINANCIAL PEACE OF MIND FOR OUR CUSTOMERS

At NFU Mutual we have our customers at the heart of what we do. We recognise that our customers' financial lives can only benefit by having a financial plan in place that reflects their circumstances now and in the future. That is what we set out to achieve through our Financial Advisers. We believe in the value of financial advice.

IN MANY WAYS A UNIQUE INSURER

Not in that we offer both Financial Services and General Insurance, other companies do likewise, but in the relationship and trust that our customers invest in us. Our General Insurance year on year retention rates are market leading. In 2018 we retained 96% of our Financial Services and 95% of General Insurance customers. Renewal rates that reinforce just how loyal our customers are.

Our strategy is to cross sell our financial planning service to those General Insurance customers. Working with our agency network we build on that relationship by promoting our financial advice business, whether this is by local agency initiatives or through centrally run marketing campaigns. As one of our Financial Advisers you'll have customers and prospects who have experienced the NFU Mutual way of doing business and who like our approach.



RE-INVIGORATING OUR FINANCIAL SERVICES PROPOSITION

We have been investing heavily in the propositions our Financial Advisers have available and will continue to do so over the next few years. The propositions we have are designed to meet the needs of our chosen markets:

Financial Foundations – Customers early on in their financial lives who have a focus on financially protecting their lives and income.

Creating Wealth – Customers who, as they progress, want to focus on growing and securing their wealth.

they want to use their wealth to provide an income as they take themselves out of their working lives.

At Retirement – Customers who are at that stage where

Succession and IHT Planning – We have strong roots in the farming community where passing on the family farm and its business to the next generation is vital. We work in support of that for our farming customers we insure.

It is an approach that sees us take the best of what we can provide by way of products, investment choices and services. and partnering with other providers where there is a clear benefit to our customers.

WHAT DOES THIS LOOK LIKE IN PRACTICE?

We make available investment funds that we manage, including With Profits, in our own pension, bond and ISA wrappers backed by our customer services team.

Recognising that our other companies could provide protection products better than ourselves, we've partnered with AIG Life, who now provide and run our protection propositions. Similarly, we have a relationship with Utmost to provide our offshore Discounted Gift Trust and with Barnett Waddingham to provide drawdown.

We aim through our propositions to enable our Financial Advisers to deliver the right financial plan for each and every one of our customers.

COMMITTED TO GROWING OUR FINANCIAL SERVICES BUSINESS

We've launched our own investment platform ('My Investments') which is the basis of our financial planning proposition and is core to our financial planning in the future.

'My Investments' currently offers our customers an ISA and OEIC, and in 2019 this will also include Pension Accumulation, Drawdown, and With Profits as well. This platform is then supported by our commitment to improving our advice proposition and support for our Financial Advisers.

FINANCIAL ADVISER SUPPORT

We provide you with high-quality administrative, technical and report-writing support, to enable you to spend more time with customers and prospects.

LEAD GENERATION

Your local Agents will support you by passing across qualified new business leads, as well as giving you the opportunity to offer new products to their existing customers. This mutually beneficial relationship with your local Agencies is unique to NFU Mutual. And when you combine this with your own networking and business development skills, you can be sure that your diary will be filled with great appointments each week.

TRAINING AND DEVELOPMENT

Putting people first is in our nature – this applies as much to our staff as our customers. So, when it comes to your personal and professional development, we'll work with you to create a plan that's tailored to your needs. It all starts with a comprehensive induction programme run by experts from our business to ensure you understand our advice proposition, advice guidance and point of sale systems. And should you wish to continue your professional studies we'll support you.

ADMINISTRATIVE AND TECHNICAL SUPPORT

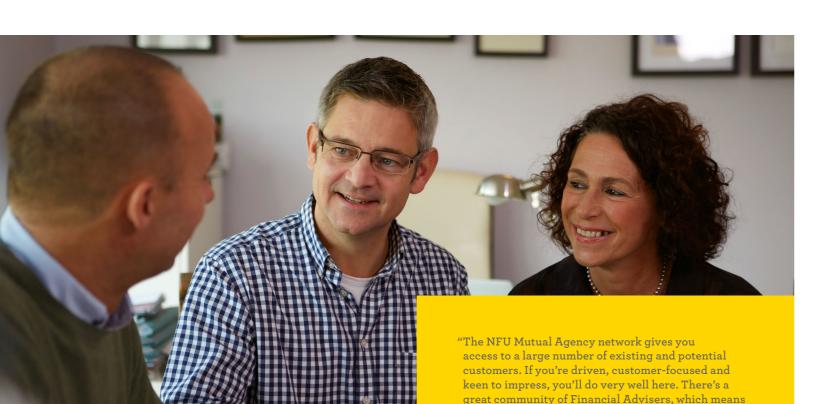
Our Adviser support service is there to assist you as you prepare for appointments and to help you update customers' accounts. While the technical team will offer you support with more complex, high value or bespoke advice.

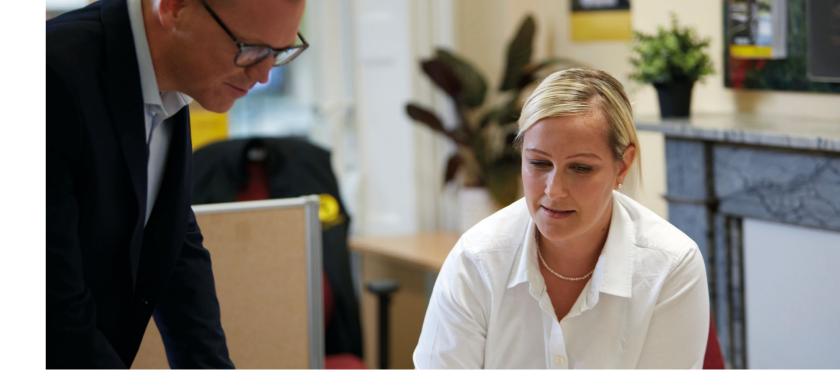
that you can share ideas not only with your team,

but across the whole UK network."

Managing Partner, Henfield Agency

Chets Modi





WHAT WE OFFER

We hire good people, and we want them to stay with us. So along with a supportive culture and ongoing development opportunities, you can also look forward to some very attractive benefits. Our competitive remuneration structure has a number of components:

UNCAPPED EARNINGS

year. However, our uncapped sales incentive scheme means that you'll have the potential to earn much more, as many of our Advisers do.

TOOLS TO DO THE JOB

We'll make sure that you have everything you need to do your job. This will include a car, laptop, phone and the support of the wider Financial Adviser community.

DISCRETIONARY ANNUAL BONUS

You'll be eligible for our Group Bonus Scheme, where payment of an annual bonus depends on your performance and the performance of the company.

PENSION

We offer a contributory pension scheme of up to 20%, of which NFU Mutual will contribute up to 12%. The scheme also includes a death in service lump sum benefit of four times your pensionable salary.

HOLIDAYS

Prove yourself and your on-target earnings will be £100,000 per We're committed to ensuring our employees take time away from work to rest, relax and enjoy their lives outside work. Your holiday entitlement will start at 25 days, and we'll also provide an additional two days' holiday when you've reached five years' service. You also have the opportunity to buy and sell up to five days' holiday each year.

HEALTH AND WELLBEING PLAN

As an employee you'll be covered by our Health and Wellbeing Plan which reimburses expenditure across nine different healthcare benefits, including optical, dental and therapy treatment.

SUBSIDISED GYM MEMBERSHIP

You'll have the opportunity to apply for a £20 per month contribution towards selected gym membership and local authority leisure centres.

STAFF DISCOUNTS ON NFU MUTUAL AND OTHER PRODUCTS

We offer a wide range of additional employee benefits. This includes a 15% discount on insurance premiums and access to online discounts at well-known retailers.



We have more than 100 Financial Advisers working with over 300 local Agent offices, supporting over 900,000 customers across England, Scotland, Wales and Northern Ireland.



WORKING AT NFU MUTUAL

There's a lot to look forward to as an NFU Mutual Financial Adviser, from a strong and growing product portfolio and the chance to develop long-lasting customer relationships, to excellent sales leads and supportive colleagues. But what's it really like to work here? Why not find out from some of our current people and see for yourself how we put our people first.



recruitment@nfumutual.co.uk



@nfum_careers



www.nfumutualcareers.co.uk



nfumutual.co.uk

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