

# **My Earnings Protected**

**Occupational Retirement Ages (ORA)**

**Applicable from October 2018**





**Your friend for life**

### Choice of Contract end dates

The My Earnings Protected contract offers two end dates:

- when you reach the age of 70; or
- the set retirement age for your occupation.

An Own Occupation definition will apply up to the set retirement age and thereafter a Suited Occupation definition will apply.

### What does this mean in practice?

Some jobs have a retirement age that is lower than 70. The retirement ages for different occupations are set by the Society. When selecting the end date of your contract you need to be aware that the way in which we will assess your claim will differ between the Own Occupation definition and the Suited Occupation definition. If you select an end date of age 70 and your occupation has a lower occupational retirement age then in the event of claim we will use the Own Occupation Disability definition up to the occupational retirement age to determine your eligibility and the Suited Occupation Disability definition beyond that up to age 70.

### Own Occupation Definition

Applies where you, by reason of a Disabling Condition, are unable to perform the Material and Substantial Duties of your occupation (whether or not the occupation remains available to you following payment of Benefits) and provided you are not following any other occupation or activity whatsoever.

### Suited Occupation Definition

Applies where you, by reason of disabling condition are unable to perform the Material and Substantial Duties of your occupation and you are not able to carry out some other Occupation to which you are suited by training, education or experience.

### Please Note

The Suited Occupation definition only applies to the period from the occupational retirement age to age 70 if the occupational retirement age shown is lower than 70.

## Severe Injury Cover

If you select Severe Injury Cover (please refer to the Key Facts Document (KFD) or Guide to My Earnings Protected) cover will cease at the occupational retirement age.

## General

This booklet provides a list of the most common occupations and the occupational retirement age that applies if there is one. It also provides a list of those occupations which the Society is unable to offer cover for. If an occupation is not shown please contact our Customer Care Team on **0800 587 5098** or [customer-care@cirencester-friendly.co.uk](mailto:customer-care@cirencester-friendly.co.uk)

| Occupation                        | Occupational Retirement Age | Occupation                                     | Occupational Retirement Age | Occupation                             | Occupational Retirement Age |
|-----------------------------------|-----------------------------|--|-----------------------------|--|-----------------------------|
| Abattoir Worker                   | 65                          | Agricultural Worker                            | 65                          | Analyst - Business                     | 70                          |
| Account Executive                 | 70                          | Air Traffic Controller                         | 65                          | Animal Nursing Auxiliary               | 70                          |
| Accountant                        | 70                          | Air Traffic Planner                            | 70                          | Animator                               | 70                          |
| Accounts Administrator/ Assistant | 70                          | Aircraft Inspector                             | 65                          | Announcer - Radio & TV - Entertainment | 70                          |
| Acrobat                           | Decline                     | Aircraft Maintenance Technician                | 65                          | Antique Dealer                         | 70                          |
| Actor/Actress                     | Decline                     | Aircraft Marshaller                            | 65                          | Antique Restorer                       | 70                          |
| Actuary                           | 70                          | Aircrew (including Flight Engineer)            | 65                          | Welder                                 | 65                          |
| Acupuncturist                     | 70                          | Aircraft Pilot                                 | Decline                     | Archaeologist                          | 70                          |
| Administration Manager            | 70                          | Alternative Therapist/ Complimentary Therapist | 70                          | Archaeologist (other countries)        | Decline                     |
| Administrator - office            | 70                          | Ambassador                                     | 70                          | Architect                              | 70                          |
| Advertising Manager               | 70                          | Ambulance Driver/ Ambulanceman                 | 65                          | Armed Forces                           | Decline                     |
| Aerial Erector (40' up)           | 65                          | Amusement Park Worker                          | 65                          | Art Gallery Curator                    | 70                          |
| Aerial Erector (up to 40')        | 65                          | Anaesthetist                                   | 70                          | Asbestos Inspector                     | 65                          |
| Aerobics Instructor               | 65                          |  |                             | Asbestos Worker                        | Decline                     |

| Occupation                        | Occupational Retirement Age |
|-----------------------------------|-----------------------------|
| Assessor (claims/insurance)       | 70                          |
| Astrologer                        | Decline                     |
| Astronomer                        | 70                          |
| Attendant - Bingo - Entertainment | 65                          |
| Au Pair                           | Decline                     |
| Auctioneer                        | 70                          |
| Auditor                           | 70                          |
| Author                            | Decline                     |
| Baggage Handler                   | 65                          |
| Bailiff                           | 65                          |
| Baker                             | 70                          |
| Bakery Shop Manager               | 70                          |
| Bar Manager/Proprietor            | 70                          |
| Bar Steward                       | 70                          |
| Barber                            | 70                          |
| Bargemaster                       | 65                          |
| Barman                            | 70                          |
| Barrelman                         | Decline                     |
| Barrister                         | 70                          |
| Batman                            | Decline                     |
| Beautician                        | 70                          |
| Bed & Breakfast Proprietor        | 70                          |

| Occupation                        | Occupational Retirement Age |
|-----------------------------------|-----------------------------|
| Beekeeper, Apiarist               | 65                          |
| Belt Patrol Man                   | Decline                     |
| Betting Shop Manager (on course)  | 65                          |
| Betting Shop Manager (shop based) | 70                          |
| Bin Man                           | 65                          |
| Biochemist                        | 70                          |
| Biologist (Underwater work)       | Decline                     |
| Blacksmith                        | 65                          |
| Blaster - quarry                  | 65                          |
| Boatswain - Fishing Industry      | Decline                     |
| Bodyguard                         | Decline                     |
| Bomb Disposal                     | Decline                     |
| Book Illustrator                  | 70                          |
| Bookbinder                        | 70                          |
| Book-Keeper                       | 70                          |
| Bookmaker - On course             | 70                          |
| Borer - Mining                    | 65                          |
| Box Office Cashier                | 70                          |
| Bread Baker                       | 70                          |
| Breakdown Recovery Man            | 65                          |
| Bricklayer                        | 65                          |

| Occupation                                      | Occupational Retirement Age |
|---|-----------------------------|
| Broker  | 70                          |
| Builder   | 65                          |
| Building Site Agent - Building and construction | 70                          |
| Building Surveyor                               | 70                          |
| Burglar Alarm Fitter                            | 65                          |
| Bus Driver                                      | 65                          |
| Bus Inspector                                   | 70                          |
| Business Consultant                             | 70                          |
| Butcher   | 70                          |
| Butcher Shop Proprietor                         | 70                          |
| Cabinet Maker                                   | 65                          |
| Cable Hand                                      | 65                          |
| Cafe Manager                                    | 70                          |
| Cafe Proprietor (Licensed)                      | 70                          |
| Call Centre Worker                              | 70                          |
| Cameraman                                       | 65                          |
| Cameraman War or Disaster reporting             | Decline                     |
| Canine Beautician                               | 70                          |
| Canteen Assistant                               | 70                          |
| Canteen Manager                                 | 70                          |
| Canvasser                                       | 70                          |

| Occupation   | Occupational Retirement Age |
|--|-----------------------------|
| Captain - Merchant Marine                          | 65                          |
| Captain - Oil & Natural Gas Industries             | 65                          |
| Car Hire Company Proprietor (admin. & driving)     | 70                          |
| Car Park Attendant                                 | 70                          |
| Car Salesman                                       | 70                          |
| Care Assistant                                     | 65                          |
| Caretaker, Janitor                                 | 65                          |
| Carpenter & Joiner                                 | 65                          |
| Carpet Company director (office based admin. only) | 70                          |
| Carpet Fitter                                      | 65                          |
| Carpet Salesman                                    | 70                          |
| Cashier - Bank, Building Society                   | 70                          |
| Casino Cashier                                     | 70                          |
| Casting Director                                   | 70                          |
| Cathead Man  | 65                          |
| Cell Tester  | 70                          |
| Cementer   | 65                          |
| Chambermaid - Housekeeper                          | 65                          |
| Charity Worker - Admin Only                        | 70                          |

| Occupation                            | Occupational Retirement Age |
|---------------------------------------|-----------------------------|
| Charity Worker - UK Work              | 70                          |
| Chartered Engineer (some site duties) | 70                          |
| Chartered Engineered (admin. only)    | 70                          |
| Chartered Surveyor (admin only)       | 70                          |
| Chauffeur                             | 70                          |
| Chef                                  | 70                          |
| Chemical engineer - offshore          | 65                          |
| Chemist - industrial                  | 65                          |
| Chemist - retail                      | 70                          |
| Child Welfare Officer                 | 70                          |
| Childminder                           | 65                          |
| Children's Play-group Leader          | 70                          |
| Chimney Sweep                         | 65                          |
| Chiropodist                           | 70                          |
| Chiropractor                          | 70                          |
| Circus Worker                         | Decline                     |
| Civil Engineer                        | 70                          |
| Civil Servant                         | 70                          |
| Cleaner                               | 65                          |
| Clerical Worker                       | 70                          |

| Occupation                                 | Occupational Retirement Age |
|--|-----------------------------|
| Clock & Watch Assembler                    | 70                          |
| Clock/Watch Maker                          | 70                          |
| Clown                                      | Decline                     |
| Club Proprietor                            | 70                          |
| Club Steward                               | 70                          |
| Coach - Sports                             | 65                          |
| Coach Driver                               | 65                          |
| Coal Melter                                | 65                          |
| Coal Yard Man                              | 65                          |
| Coastguard                                 | 60                          |
| College Lecturer                           | 70                          |
| Colour Mixer                               | 70                          |
| Columnist                                  | 70                          |
| Comedian                                   | Decline                     |
| Commentator                                | 70                          |
| Company Director (admin. duties only)      | 70                          |
| Compliance Manager                         | 70                          |
| Composer                                   | Decline                     |
| Computer Company Technical Support Manager | 70                          |
| Computer Software Manager                  | 70                          |

| Occupation                                       | Occupational Retirement Age |
|--|-----------------------------|
| Computer Software Salesman (includes travelling) | 70                          |
| Computer Systems Installer                       | 70                          |
| Computer Wirer                                   | 70                          |
| Computer Workshop Technical Engineer             | 70                          |
| Concrete Finisher                                | 65                          |
| Conductor (Music Industry)                       | Decline                     |
| Confectioner                                     | 70                          |
| Conference Organising Assistant                  | 70                          |
| Conference Organising Manager                    | 70                          |
| Conjurer   | Decline                     |
| Construction Work                                | 65                          |
| Contact Lens Technician                          | 70                          |
| Control Room Operator                            | 70                          |
| Conveyancer                                      | 70                          |
| Cook   | 70                          |
| Copywriter                                       | 70                          |
| Coroner  | 70                          |
| Costume Designer                                 | 70                          |
| Costumier  | 70                          |

| Occupation                                     | Occupational Retirement Age |
|--|-----------------------------|
| Counter Staff - Dry Cleaning                   | 70                          |
| Counter Staff - Laundry                        | 70                          |
| Counter Staff - Post Office/Telecommunications | 70                          |
| Couriers                                       | 65                          |
| Crane Operator                                 | 65                          |
| Croupier                                       | 65                          |
| Customer Service Staff                         | 70                          |
| Dairyman                                       | 65                          |
| Dancer   | Decline                     |
| Deck Hand                                      | 65                          |
| Decorator                                      | 65                          |
| Delivery Driver                                | 65                          |
| Demolition Worker                              | 65                          |
| Dental Assistant                               | 70                          |
| Dental Consultant                              | 70                          |
| Dental Hygienist                               | 70                          |
| Dental Nurse                                   | 70                          |
| Dental Practitioner                            | 70                          |
| Dental Technician                              | 70                          |
| Dental Therapist                               | 70                          |
| Dentist  | 70                          |
| Department Store worker                        | 70                          |

| Occupation                        | Occupational Retirement Age |
|-----------------------------------|-----------------------------|
| Dermatologist                     | 70                          |
| Designer                          | 70                          |
| Dietician                         | 70                          |
| Director - TV and film            | 70                          |
| Disc Jockey                       | Decline                     |
| Distillery Manager                | 70                          |
| District Nurse                    | 65                          |
| Diver                             | Decline                     |
| Doctor - Health                   | 70                          |
| Double Glazing - Installer/fitter | 65                          |
| Drainage Layer/Clearer            | 65                          |
| Draper                            | 70                          |
| Draughtsman                       | 70                          |
| Dressmaker                        | 70                          |
| Driller - offshore                | 65                          |
| Driller - onshore                 | 65                          |
| Driving Instructor                | 70                          |
| Ecological Consultant UK          | 70                          |
| Economist                         | 70                          |
| Editor                            | 70                          |
| Education Assistant               | 70                          |
| Electrician                       | 65                          |

| Occupation                         | Occupational Retirement Age |
|------------------------------------|-----------------------------|
| Electrician - offshore             | 65                          |
| Engineer - admin only              | 70                          |
| Engineer - heavy manual            | 65                          |
| Engineer - light manual            | 65                          |
| Engineer - offshore                | 65                          |
| Engraver                           | 70                          |
| Entertainer                        | Decline                     |
| Entertainment Agent                | Decline                     |
| Environmental Health Officer       | 70                          |
| Equestrian Artiste/<br>Show Jumper | Decline                     |
| Equestrianism - Riding Instructor  | 65                          |
| Escapologist                       | Decline                     |
| Examiner - process                 | 70                          |
| Fabric Designer                    | 70                          |
| Facilities Assistant               | 70                          |
| Factory Worker                     | 65                          |
| Factory Inspector                  | 70                          |
| Factory Manager (mainly admin.)    | 70                          |
| Fairground Worker                  | Decline                     |
| Farm Worker/Labourer               | 65                          |
| Farrier                            | 65                          |

| Occupation                              | Occupational Retirement Age |
|---|-----------------------------|
| Fashion Photographer                    | 70                          |
| Fashion Stylist                         | 70                          |
| Fight Arranger                          | Decline                     |
| Financial Adviser                       | 70                          |
| Fire Eater                              | Decline                     |
| Fire Prevention Officer                 | 70                          |
| Firefighter - Fire Service              | 65                          |
| Fire Station Officer                    | 60                          |
| Fisherman                               | Decline                     |
| Fishmonger                              | 65                          |
| Fitness instructor                      | 65                          |
| Flight Operations Manager               | 70                          |
| Floor Manager                           | 70                          |
| Florist                                 | 70                          |
| Food Technologist                       | 70                          |
| Football Manager - Professional players | 70                          |
| Foreman - offshore                      | 65                          |
| Fork Lift Truck Driver                  | 65                          |
| Fortune Teller                          | Decline                     |
| Foster Parent                           | Decline                     |
| Funeral Director                        | 70                          |
| Furniture Designer                      | 70                          |

| Occupation                                  | Occupational Retirement Age |
|---|-----------------------------|
| Furniture Maker                             | 65                          |
| Furniture Restorer                          | 70                          |
| Furniture Retailer                          | 70                          |
| Gallery Assistant                           | 70                          |
| Galley Hand                                 | 65                          |
| Gamekeeper                                  | 65                          |
| Garage - Mechanic                           | 65                          |
| Gas Fitter                                  | 65                          |
| Gem Polisher                                | 70                          |
| Gem Setter                                  | 70                          |
| Geologist - Mining                          | 65                          |
| Geologist - no aerial/offshore etc          | 65                          |
| Geologist - Oil & Natural Gas Industries    | 65                          |
| Geophysicist - Oil & Natural Gas Industries | 65                          |
| Glazier                                     | 65                          |
| Golf - Caddie                               | 65                          |
| GP - general practitioner - Doctor          | 70                          |
| Greenkeeper                                 | 65                          |
| Grocer                                      | 70                          |
| Groom                                       | 65                          |



| Occupation                      | Occupational Retirement Age |
|---------------------------------|-----------------------------|
| Groundsman                      | 65                          |
| Hairdresser                     | 65                          |
| Handyman                        | 65                          |
| Harbour Master                  | 65                          |
| Hardware Shop Retailer          | 70                          |
| Head Roustabout                 | 65                          |
| Headteacher                     | 70                          |
| Health and Fitness Club Trainer | 65                          |
| Health Visitor                  | 70                          |
| Heating and Ventilating Fitter  | 65                          |
| HGV Driver                      | 65                          |
| Holiday Representative          | 70                          |
| Horse Breeder                   | 65                          |
| Horse Riding Instructor         | 60                          |
| Horticulturist                  | 70                          |
| Housing Inspector               | 70                          |
| Housing Manager                 | 70                          |
| Human Resources Advisor         | 70                          |
| Hypnotist                       | Decline                     |
| Ice Cream Van Driver            | Decline                     |
| Illusionist                     | Decline                     |

| Occupation                       | Occupational Retirement Age |
|----------------------------------|-----------------------------|
| Impersonator                     | Decline                     |
| Importer                         | 70                          |
| Instructor (Aviation, Diving)    | Decline                     |
| Insurance Inspector              | 70                          |
| Interior Designer                | 70                          |
| Interpreter                      | 70                          |
| IT Analyst                       | 70                          |
| IT Manager - admin only          | 70                          |
| IT Programmer                    | 70                          |
| IT Technician                    | 70                          |
| Jewellery Making & Repair        | 70                          |
| Juggler                          | Decline                     |
| Jockey                           | Decline                     |
| Kebab Van Vendor                 | Decline                     |
| Key Cutter                       | 70                          |
| Keyboard Operator (type setting) | 70                          |
| Kitchen Staff                    | 65                          |
| Knife Thrower                    | Decline                     |
| Laboratory Technician            | 70                          |
| Labourer                         | 65                          |
| Land Surveyor                    | 70                          |
| Landscape Gardener               | 65                          |

| Occupation                    | Occupational Retirement Age |
|-------------------------------|-----------------------------|
| Lavatory Attendant            | Decline                     |
| Lawyer                        | 70                          |
| Leading Fireman               | 65                          |
| Lecturer                      | 70                          |
| Librarian                     | 70                          |
| Lifeboatman - Crew            | 65                          |
| Lifeguard                     | 65                          |
| Lift Attendant                | 70                          |
| Lift Engineer                 | 65                          |
| Lighting Manager              | 70                          |
| Linesman                      | 65                          |
| Literary Agent                | Decline                     |
| Lithographer                  | 70                          |
| Locksmith                     | 65                          |
| Loss Adjuster                 | 70                          |
| Machine Operator - processing | 65                          |
| Magazine Writer               | 70                          |
| Magician                      | Decline                     |
| Mail Sorter                   | 70                          |
| Maintenance Technician        | 65                          |
| Make-up Artist                | 70                          |
| Manager - admin only          | 70                          |

| Occupation                              | Occupational Retirement Age |
|---|-----------------------------|
| Manager - heavy manual work             | 65                          |
| Manager - light manual work             | 70                          |
| Manager - Retail                        | 70                          |
| Managing Director - light manual duties | 70                          |
| Managing Director - Retail              | 70                          |
| Manicurist                              | 70                          |
| Market Research Analyst                 | 70                          |
| Market Research Interviewer             | 70                          |
| Martial Arts Instructor                 | 65                          |
| Mason                                   | 65                          |
| Mechanic                                | 65                          |
| Mechanic - Oil Rig                      | 65                          |
| Mechanical Engineer                     | 65                          |
| Medical Secretary                       | 70                          |
| Medium                                  | Decline                     |
| Member of Parliament, Politician        | 70                          |
| Meteorologist                           | 70                          |
| Meter Reader                            | 70                          |
| Midwife                                 | 70                          |
| Miller                                  | 65                          |

| Occupation                        | Occupational Retirement Age |
|-----------------------------------|-----------------------------|
| Milliner                          | 70                          |
| Miner                             | 65                          |
| Mineralogist                      | 70                          |
| Mini Cab Driver                   | 65                          |
| Mining Engineer                   | 65                          |
| Missionary                        | Decline                     |
| Model                             | Decline                     |
| Model Maker                       | 70                          |
| Musical Instrument Repairer       | 70                          |
| Musician                          | Decline                     |
| Nanny                             | 70                          |
| Newsagent (not delivering papers) | 70                          |
| Newspaper Reporter - Freelance    | 70                          |
| Nuclear Engineer                  | 70                          |
| Nurse                             | 70                          |
| Obstetrician                      | 70                          |
| Occupational Therapist            | 70                          |
| Oceanographer                     | 70                          |
| Old People's Home Matron          | 70                          |
| Optical Instrument Repairer       | 70                          |

| Occupation                         | Occupational Retirement Age |
|------------------------------------|-----------------------------|
| Optician                           | 70                          |
| Orchestrator                       | Decline                     |
| Orthodontist                       | 70                          |
| Osteopath                          | 70                          |
| Outdoor Pursuits Centre Instructor | 65                          |
| Overhead Linesman                  | 65                          |
| P E Teacher                        | 65                          |
| Painter                            | 65                          |
| Painter & Decorator                | 65                          |
| Paramedic                          | 65                          |
| Pathologist                        | 70                          |
| Pavior                             | 65                          |
| Pawnbroker                         | 70                          |
| Pedicurist                         | 70                          |
| Personal Assistant (PA)            | 70                          |
| Pharmacist                         | 70                          |
| Pharmacologist                     | 70                          |
| Phlebotomist                       | 70                          |
| Photographer                       | 70                          |
| Physician                          | 70                          |
| Physiotherapist                    | 70                          |
| Piano/Organ Tuner                  | 70                          |

| Occupation                         | Occupational Retirement Age |
|------------------------------------|-----------------------------|
| Picture Framer                     | 70                          |
| Pipe Layer                         | 65                          |
| Plant Operator                     | 65                          |
| Plater                             | 65                          |
| Playschool / Group Worker / Leader | 70                          |
| Plumber                            | 65                          |
| Pneumatic Drill Operator           | 65                          |
| Police                             | 65                          |
| Politician                         | 70                          |
| Postman                            | 65                          |
| Potter                             | 65                          |
| PR Executive                       | 70                          |
| Press Officer                      | 70                          |
| Priest                             | 70                          |
| Printer                            | 65                          |
| Prison Officer                     | 65                          |
| Private Detective                  | 70                          |
| Probation Officer                  | 70                          |
| Producer - TV / film / theatre     | 70                          |
| Production Manager                 | 70                          |
| Professional Sportsperson          | Decline                     |
| Property & Estate Manager          | 70                          |

| Occupation                               | Occupational Retirement Age |
|--|-----------------------------|
| Property Manager                         | 70                          |
| Psychiatrist                             | 70                          |
| Psychologist                             | 70                          |
| Public Health Inspector                  | 70                          |
| Publican                                 | 70                          |
| Puppeteer                                | Decline                     |
| Purchasing Officer/ Manager (not retail) | 70                          |
| Quality Control Inspector                | 70                          |
| Quantity Surveyor                        | 70                          |
| Quarryman                                | 65                          |
| Quartermaster                            | Decline                     |
| Radio/Radar Operator                     | 70                          |
| Radiologist                              | 70                          |
| Receptionist                             | 70                          |
| Recruitment Consultant                   | 70                          |
| Reflexologist                            | 70                          |
| Registrar                                | 70                          |
| Reservations Clerk                       | 70                          |
| Restorer (Paintings)                     | 70                          |
| Retail Shop Manager                      | 70                          |
| Rig Electrician                          | 65                          |
| Rig Mechanic                             | 65                          |

| Occupation                            | Occupational Retirement Age |
|---------------------------------------|-----------------------------|
| Rigger - Gas Supply Industry          | 65                          |
| Rigger - Oil & Natural Gas Industries | 65                          |
| Road Crew Member - 'Roadie'           | Decline                     |
| Road Manager - Music Band             | Decline                     |
| Roofer                                | 65                          |
| Roughneck                             | 65                          |
| Roustabout                            | 65                          |
| Roustabout Pusher - Oil Rig Industry  | 65                          |
| Safety Officer                        | 70                          |
| Sales & Marketing Manager             | 70                          |
| Sales Assistant - retail              | 70                          |
| Sales Support Administrator           | 70                          |
| Sandblaster                           | 65                          |
| Scaffolder                            | 65                          |
| Scaffolder Offshore Oil or Gas        | 65                          |
| Sculptor                              | 65                          |
| Seaman                                | 65                          |
| Secretary                             | 70                          |
| Security Guard                        | 65                          |

| Occupation                      | Occupational Retirement Age |
|---------------------------------|-----------------------------|
| Sewerman                        | 65                          |
| Shop Assistant                  | 70                          |
| Sign Writer                     | 65                          |
| Skiing - Snow - Prof Instructor | Decline                     |
| Slater                          | 65                          |
| Social Worker                   | 70                          |
| Sociologist                     | 70                          |
| Solicitor                       | 70                          |
| Song Writer                     | Decline                     |
| Sound Technician                | 70                          |
| Spray Painter                   | 65                          |
| Stablehand                      | 65                          |
| Staff Nurse                     | 70                          |
| Station Officer - Fire          | 65                          |
| Steeplejack                     | 65                          |
| Stockbroker                     | 70                          |
| Stocktaker                      | 70                          |
| Stonemason                      | 65                          |
| Store Detective                 | 70                          |
| Structural Engineer             | 65                          |
| Student                         | Decline                     |
| Stuntman                        | Decline                     |

| Occupation   | Occupational Retirement Age |
|--|-----------------------------|
| Submariner   | Decline                     |
| Supermarket Cashier  | 70                          |
| Supermarket Manager  | 70                          |
| Surgeon  | 70                          |
| Surgery Nurse  | 70                          |
| Surgical Shoe Maker  | 70                          |
| Surveyor - Oil & Natural Gas Industries (Exploration & Production) | 65                          |
| Swimming Instructor  | 65                          |
| Switchboard Operator   | 70                          |
| Sword Swallower  | Decline                     |
| Tailor   | 70                          |
| Takeaway Food Shop Assistant                                       | 70                          |
| Tarmac Layer   | 65                          |
| Tattoo Artist  | 70                          |
| Taxi Business Proprietor (no driving)                              | 70                          |
| Taxi Driver  | 65                          |
| Teacher  | 70                          |
| Teaching Assistant   | 70                          |
| Technician - admin only  | 70                          |
| Technician - heavy manual  | 65                          |

| Occupation                       | Occupational Retirement Age |
|----------------------------------|-----------------------------|
| Technician - light manual        | 70                          |
| Telephonist                      | 70                          |
| Thatcher                         | 65                          |
| Theatre Sound Engineer           | 70                          |
| Ticket Inspector                 | 70                          |
| Tiler                            | 65                          |
| Timber Merchant (no manual work) | 70                          |
| Tobacconist                      | 70                          |
| Tour Guide                       | 70                          |
| Traffic Warden                   | 65                          |
| Trawlerman                       | Decline                     |
| Tree Surgeon                     | 65                          |
| Tutor (salaried)                 | 70                          |
| Tutor (self-employed)            | 70                          |
| Typesetter                       | 70                          |
| Umpire                           | 65                          |
| Undertaker                       | 70                          |
| Underwriter                      | 70                          |
| University lecturer              | 70                          |
| Upholsterer                      | 65                          |
| Valet/Valeter                    | 65                          |
| Van driver                       | 65                          |

| Occupation               | Occupational Retirement Age |
|--------------------------|-----------------------------|
| Ventriloquist            | Decline                     |
| Veterinarian             | 70                          |
| Veterinary Assistant     | 70                          |
| Waiter, Waitress         | 70                          |
| Warden                   | 65                          |
| Watch & Clock Repairer   | 70                          |
| Window Cleaner           | 65                          |
| Window Dresser           | 70                          |
| Yard Assistant           | 65                          |
| Yoga Teacher             | 65                          |
| Youth Leader (Full time) | 70                          |
| Youth Worker (full time) | 70                          |
| Zoo Keeper               | 65                          |
| Zoologist                | 70                          |

## Contact Information

If you require any further information please:

**Visit our website:**

[www.cirencester-friendly.co.uk](http://www.cirencester-friendly.co.uk)

**Contact Customer Care:** 0800 587 5098

[customercare@cirencester-friendly.co.uk](mailto:customercare@cirencester-friendly.co.uk)

**Contact Underwriting:** 0800 587 5098

[underwriting@cirencester-friendly.co.uk](mailto:underwriting@cirencester-friendly.co.uk)

**Contact Claims:** 0800 587 5098

[claims@cirencester-friendly.co.uk](mailto:claims@cirencester-friendly.co.uk)

### Please Note

This booklet was accurate at the time of printing however if you cannot find your occupation or if you require further information please contact the Society.





## My Earnings Protected

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**Fax: 01285 641246**

**Email: [info@cirencester-friendly.co.uk](mailto:info@cirencester-friendly.co.uk)**

**Web: [www.cirencester-friendly.co.uk](http://www.cirencester-friendly.co.uk)**

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