

A Market Leader in Income Protection*

Income Protection

For advisers only. Not for use with customers

Friends Provident is one of the market leading Income Protection providers.* Your clients can benefit from a comprehensive Income Protection policy. Offering this kind of quality product can help you to grow your business.

Your clients will benefit from an Income Protection policy with:

- **Tele-Interviewing for new Applicants**

Tele-interviewing helps to improve the underwriting processes in place for new applicants. Each interview is run between a qualified, experienced nurse and the client. By requesting a nurse tele-interview, where in many cases we would normally request a General Practitioner's Report (GPR), the application process can be much quicker. Tele-interviews not only speed up the process but can also help to reduce non-disclosure.

- **An Own Occupation Definition**

In 2009, we offered a concise own occupation definition to over 95% of our Income Protection applicants (received through eSelect). In the event of a claim we'll assess whether they are able to perform their current occupation or occupations at that time, which gives your clients peace of mind.

- **Hospitalisation Benefit**

This is automatically included at **no extra cost** and is not financially assessed. Your clients can receive benefits if they have been confined to hospital for eight or more consecutive days during the deferred period. Premiums must continue to be paid during a claim to receive this benefit.

- **Guaranteed Premium Rates**

We offer guaranteed rates throughout the term of the policy. This means your clients will not be surprised by an increase in premiums in the future – something which they will thank you for.

* Based on the Swiss Re 2006-2009 reports for total individual Income Protection sales.



- **Waiver of Premium**

Your clients' policies are automatically protected by waiver of premium at no extra cost. FRIENDS will waive your clients' premiums while we are paying Income Protection benefit, proportionate benefit and rehabilitation benefit.

- **No need to notify us of a change of occupation**

Your clients benefit from no reassessment throughout the cover term. FRIENDS does not need to be notified of any occupation changes after the commencement of the policy.

- **Guaranteed Insurability**

This option is available at an additional cost. Your clients can increase cover by up to 30% of the original benefit without further medical evidence. Your clients can take advantage of this option every three years for the first 18 years of the policy. However, no increase can be made in the last 10 years of the policy.

- **Cover for residence abroad***

FRIENDS will not restrict the period for which we pay benefit if your clients are living in the UK, or one of the countries stated in the policy conditions.

*If your clients reside outside the geographical areas defined in the policy conditions then we will restrict the length of time a claim will be paid. Please refer to the Income Protection policy conditions for full details.

- **Career Break Option**

If your clients stop work, to perhaps start a family, go to college or to travel, they can replace their Income Protection benefit with houseperson's benefit during this time. Clients have the opportunity to reinstate the Income Protection benefit, within five years, without any further evidence of health or pastimes.

- **Proportionate Benefit**

This benefit provides financial support to clients whose illness or injury prevents them from returning to their original occupations. Clients would not be at a financial disadvantage if they began alternative work which paid a reduced wage, as they could still receive a proportion of the Income Protection benefit they were receiving.

- **Rehabilitation Benefit**

This supports your clients who are returning to their own occupations after a period in which Income Protection benefit or proportionate benefit has been paid, for as long as they're suffering a reduction in earnings because they can't fulfil their full duties.

- **Houseperson's Benefit**

In the event of incapacity, clients who work less than 16 hours a week could receive up to £300 a week. They would be provided with the financial support to pay for help for things like childcare or a cleaner. This benefit can also be applied for from the outset.

- **Doctors' Sick Pay**

Your clients who are doctors employed by the NHS for less than five years can benefit from this cover. Income Protection pays out when NHS sick pay ends, regardless of the deferred period and without additional cost. The deferred period for a D26 contract will cease when full sick pay from the NHS ceases and for a D52 contract, it will cease when half sick pay ceases.

Your clients may not cope without the financial support Income Protection provides. This policy often financially supports claimants for many years, before they are well enough to return to work.

At January 2010, over 57% of our current Income Protection claims have been in payment for 5 years or more.

You're working with an experienced, award-winning provider

• Reputation

Friends Provident has been providing Income Protection for over 120 years. This experience has enabled us to develop comprehensive products and raise our service levels to the highest standards.

• Claims Service

We seek to pay all valid claims as quickly and efficiently as possible.

- In 2009 Friends Provident paid out £26.5 million in Income Protection claims.
- In 2009 Friends Provident paid 63 hospitalisation claim totalling £50,000.

Friends Provident will provide your clients with a personal claims assessor who will support them throughout the course of their claim. We can arrange expert rehabilitation services to help you get better, and back to work. You can be supported to re-write your CV or improve your interview skills. We can liaise with your employer to ensure that you receive the necessary support when returning to work. What's more - we can help you identify new employment opportunities, if you're unable to return to your previous position. In the past, FRIENDS has even paid for private operations, funded re-training, and contributed to therapy and counselling to aid clients to make a speedy recovery.

• Award-winning Provider

FRIENDS offers you and your clients award-winning products and services that have been consistently recognised for their quality. Here are some examples:

Incisive Media Gold Standard Awards – 2003, 2004, 2005, 2006, 2007, 2008, 2009:

Gold Standard Award – Protection

Financial Technology Research Centre - e-Excellence Ratings – 2010:

Triple E – Income Protection

Triple E – Life Protection

Triple E – Critical Illness

To find out more about individual Income Protection from an award-winning provider, or to arrange cover, please contact your FRIENDS representative:

Name:

Telephone:

Email:

Friends Provident Life and Pensions Limited

Registered and Head Office: Pixham End, Dorking, Surrey RH4 1QA
Incorporated company limited by shares and registered in England number 4096141

www.friendsprovident.com Telephone 0845 602 9189

Friends Provident, Friends Provident International and FRIENDS are registered trade marks of the Friends Provident group of companies in the UK and other countries

