

TAILORED INCOME PROTECTION

Being off work due to illness or injury is a horrible thought. But the reality is every year, almost a million people suffer an injury or serious illness that means they can't work for a month or more.*

With our flexible Income Protection plans, your clients can rest easier knowing they'll get a monthly income to help towards outgoings such as mortgage payments if they're sick or injured and can't work.



INCOME PROTECTION THAT FITS

Flexible cover options

Our plans can be tailored to your clients - **with 1, 2, 5 year and full term payment options**, there's something to meet different needs and budgets. They can also decide between level or decreasing cover and the length of their deferred period.

Back-to-work payment

When your client is ready to go back to work, and we've stopped making their Income Protection payments, we know they might have some additional expenses. To help with the financial impact, we give clients with deferred periods of 13, 26 and 52 weeks a payment in their first and second months back at work. The amount they get depends on their cover payment period.

Cover designed for NHS medical professionals

Our income protection plans can pay out in line with NHS sick pay arrangements. Just select a 52-week deferred period and make sure your client will meet the criteria in our Plan Details at the time they claim. We also cover eligible medical professionals for up to 12 months' sabbatical, provided they meet the conditions in the Plan Details and continue to pay their premiums. Our minimum benefit amount is higher for doctors and surgeons, at £3,000 a month.

Fracture cover

If your client suffers a fracture, we'll pay up to **£4,000 per claim** to help with recovery. The payout they receive depends on where the fracture is. We cover multiple fractures in the same claim. And your client can make up to two fracture claims in a 12 month period.

Hospitalisation payment

If your client is hospitalised for more than six consecutive nights during their deferred period, we'll pay **£100 per night**, for up to 90 nights during the term of their cover. If we've started paying a claim and they're discharged from hospital, then readmitted for the same cause, we'll restart their payments (subject to certain conditions).

Protect more of your client's income

Your client can cover up to **65% of the first £15,000** of their pre-tax earnings, plus **up to 55% of the remainder**, up to a maximum of £250,000 a year. Your self-employed clients can include certain regular fixed overheads when calculating their maximum income – and your employed clients can include things like dividends, a nominal spouse salary and P11D benefits.

THIS IS FOR FINANCIAL ADVISER USE ONLY AND SHOULDN'T BE RELIED UPON BY ANY OTHER PERSON.



CLAIMS SUPPORT

A claims experience tailored to your clients

Some clients might not have all of the financial evidence we need when they make a claim. For example, if a client has recently become self-employed they might have to wait 12 months for their first set of accounts. In these cases, we might be able to arrange for their payments to start, as long as the full financial evidence is sent to us as soon as possible. This depends on the evidence we do have, and the full circumstances of the claim.

Accelerated claims for terminal illness

If a client is diagnosed with a terminal illness and has less than 12 months to live, they won't need to wait for their deferred period to end before their payments start.

Additional payment on death

If a client dies during the term of their cover, we'll pay a lump sum equal to 12 times the monthly premium for their Income Protection.



HELP WITH RECOVERY

Support from a dedicated nurse

Our Helping Hand service gives your clients, their partner and children, access to practical and emotional support while they recover. A dedicated nurse will be on hand whenever your client needs, and can develop a personal support plan tailored to their circumstances. Examples include:

- Counselling to help manage stress and depression.
- Physiotherapy to help with musculoskeletal problems.
- Complementary therapies to support recovery.
- Access to career and legal helplines so clients can get independent advice on employment rights or making a career change.

Visit adviser.royallondon.com/protection to find out more or speak to your usual Royal London contact.



Royal London

1 Thistle Street, Edinburgh EH2 1DG

royallondon.com

We're happy to provide your documents in a different format, such as Braille, large print or audio. Just ask us when you get in touch. All of our printed products are produced on stock which is from FSC® certified forests.

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales number 99064. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 55 Gracechurch Street, London, EC3V 0RL.