



# THE BENEFITS OF USING A MENU PLAN

**With a Menu Plan you can mix and match a range of covers and benefits to tailor a plan that suits your needs and budgets.**

In the example below, a family are looking to cover their mortgage should the worst happen, as well as protect themselves financially if either of them couldn't work because of illness or injury. Nicole earns £36,000 a year, while James earns £32,000. Their house is valued at £230,000 and they've got a £150,000 mortgage with a 30 year term. Their combined monthly outgoings are £1,200.

## INCOME PROTECTION

(Nicole – office manager. Single life)

**£600 cover per month** (50% of combined outgoings)  
**13 week deferred period and 2 year payment period**  
(assuming savings can cover the first three months)  
Includes Waiver of Premium (Sickness)

Cost **£7.76** a month

## INCOME PROTECTION

(James – IT consultant. Single life)

**£600 cover per month** (50% of combined outgoings)  
**13 week deferred period and 2 year payment period**  
(assuming savings can cover the first three months)  
Includes Waiver of Premium (Sickness)

Cost **£6.07** a month

## CRITICAL ILLNESS COVER

(Nicole. Single life)

**£36,000 cover**

(As they're on a budget Nicole goes with an amount of cover that'll provide some financial security should she suffer a critical illness.) **This cover also includes Enhanced Children's Critical Illness Cover.**

Cost **£18.52** a month

## CRITICAL ILLNESS COVER

(James. Single life)

**£32,000 cover**

(As they're on a budget James goes with an amount of cover that'll provide some financial security should he suffer a critical illness.) **This cover also includes Enhanced Children's Critical Illness Cover.**

Cost **£12.76** a month

## LIFE COVER

Decreasing term (with mortgage guarantee), joint life, £150,000 (to pay off the mortgage if one of them dies)

Cost **£10.06** a month

**All this cover for only £57.77 a month including only one plan charge of £2.60, with just one application and one direct debit.**

This quote is based on guaranteed rates and on customers aged 37 (Nicole) and 33 (James) next birthday. Both are non-smokers. Plan term is 30 years. Please note Income Protection quotes could be impacted depending on the occupation. Premiums are correct as at 7 May 2020.

## BY TAILORING A MENU PLAN TO YOUR NEEDS, YOU'LL ALSO GET THE FOLLOWING BENEFITS



### Access to support from a dedicated nurse

All our protection plans available through intermediaries come with Helping Hand – our comprehensive support service that helps with life's ups and downs. You can use it from the day your plan starts, you don't need to pay anything extra to use it and your partner and children can use it too.\*



### Cover before your plan even starts

Free Cover offers cover as soon as we've received your completed application. Ideal if you're waiting on your mortgage completing. This applies to plans that include Life Cover, Life or Critical Illness Cover, Critical Illness Cover and/or Income Protection.



### Children's cover tailored to your needs

When you take out Critical Illness Cover with us, you can choose the level of Children's Critical Illness Cover you want – our Enhanced Children's Critical Illness Cover is our most comprehensive yet and provides tailored protection from pregnancy to young adulthood. Or you can choose Standard Cover or even no cover at all if you don't have or aren't planning to have children.



### Flexible Income Protection that gives you extra cover

With a choice of payment periods – one, two and five years or the full term – our flexible approach to Income Protection could help you find the right cover at the right price. Fracture Cover and Hospitalisation Payment are included automatically at no extra cost – plus they don't affect your main Income Protection cover. So you won't have to wait for the chosen deferred period to end before making a claim. And Helping Hand could help you back to work even quicker.

\*Helping Hand is a package of support services, provided by third parties that aren't regulated by the Financial Conduct Authority. These services aren't part of our terms and conditions, so can be amended or withdrawn at any time.

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## To find out more speak to your financial adviser.

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