



A new approach to
Income Protection with
5-star cover.



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Our new approach to Income Protection means our product is designed to meet both customer and intermediary needs. Our 5-star cover aims to provide greater certainty and comprehensive cover for your clients. Both our Primary and Comprehensive Cover are competitively priced with market leading benefits and innovative features.

7 reasons why our 5-star Income Protection is right for your clients.

Our Income Protection Cover means your clients have greater certainty that they'll be covered financially if they need to make a claim and they'll get the support and help they need to get better and back to work.

1. Upfront financial underwriting

When your client verifies their salary at the application stage, we'll guarantee that they will receive the agreed monthly income when they claim.

2. Own occupation

An own occupation definition is available to all occupations covered by our Income Protection plan (other than housepersons). Guaranteed or reviewable rates are available for all occupations.

3. No general exclusions

Providing greater certainty should your client claim.

4. Recovery benefit

Our Recovery benefit gives your clients access to up to £2,000 worth of specialist care and support, to help aid their recovery.

5. Back to work benefit

Your client can receive a cash bonus on top of their normal salary, when they return to full time work.

6. Premiums can go down (never up)

With our **Vitality programme** your client could reduce their protection premiums each year, without reducing their cover. Vitality with Lite Rewards encourages them to lead a healthy lifestyle by offering them discounts on a range of health and wellbeing partners.

7. More cover and flexibility

A range of options for your client to increase their cover as their needs and lifestyle change.

And all this at a competitive price!

Optional Unemployment Cover

This cover provides your clients with an income for up to two years if they become unemployed, lose their job through redundancy, or if they are self-employed and their business goes into liquidation.

Unemployment Cover is provided by St. Andrew's Insurance plc (St Andrew's) and subject to their terms and conditions.

A summary of our Primary and Comprehensive Cover.

Feature	Description	Primary Cover	Comprehensive Cover
Stand-alone basis	Available as a stand-alone benefit or as a benefit alongside Life or Serious Illness Cover	✓	✓
Own occupation definition	Own Occupation definition available for all accepted occupations (other than Housepersons)	✓	✓
Financial underwriting	When your client verifies their salary at the application stage, we'll guarantee that they will receive the agreed monthly income when they claim.	✓	✓
No deduction of income from benefit amount	Benefit amount will not be reduced by State benefits, non-employment related dividends and waiver of premium benefits	✓	✓
Tele-underwriting	Full tele-underwriting service is available for all plans with Income Protection Cover	✓	✓
General exclusions	No general exclusions for Income Protection Cover	✓	✓
Vitality	Vitality with Lite Rewards is automatically included. Your client can enjoy discounts at Vitality partners and possible future premium decreases	✓	✓
Recovery benefit	Provides an amount of money that can be used by your client for medical support, assisted care support and educational support	✓ Maximum benefit of £1,000	✓ Maximum benefit of £2,000
Back to work benefit	On returning to work your client will receive a portion of the monthly benefit amount. (For 7 days and 1 month deferred periods the benefit is payable at our discretion)	✓ 25% in first month back 10% in second month back	✓ 50% in first month back 25% in second month back
Permanent disability uplift	Increase benefit by 10% if your client becomes permanently disabled	✗	✓
Maximum benefit	50% of earnings (up to a maximum benefit of £90,000)	✓	✗
	60% of earnings for first £30,000 pa 50% of earnings thereafter (up to a maximum benefit of £150,000)	✗	✓
Deferred periods	Choice of 1, 3, 6 and 12 month deferred periods Self-employed clients may also choose a 7 day deferred period	✓	✓
Split deferred periods	Allow part of the benefit to be paid after one deferred period and the remainder of the benefit to be paid at the end of a second deferred period	✓	✓

Feature	Description	Primary Cover	Comprehensive Cover
Self-employed benefit	If a self-employed person selects a 7 day or 1 month deferred period, the benefit will be paid retrospectively back to day one at the end of the deferred period (subject to meeting specified requirements)	✓	✓
Waivers	Waiver of Income Protection Cover premium	✓	✓
	Waiver of PruProtect Plan premiums if applicable	✗	✓
	Waiver of PruHealth premiums for up to 6 months	✗	✓
Maximum expiry age	Cover available up until age 70	✓	✓
Flexible term options	Your client can choose a term of between 5 and 54 years Cover to age 60, 65 or 70	✓	✓
Guaranteed rates	Choice of guaranteed or reviewable rates	✓	✓
Guaranteed insurability options	Increase in salary following promotion	✓	✓
	Mortgage increase or new mortgage	✓	✓
	Childbirth	✗	✓
	Marriage	✗	✓
	10% every third Plan anniversary	✗	✓
Indexation	Pre-claim at RPI	✓	✓
	Post-claim at RPI	✓	✓
	Post-claim at RPI+2%	✗	✓
Houseperson cover	Limited benefit available to your clients, who do not earn an income. Benefit may be increased by £100 for each child dependant up to a maximum increase of £300	✓	✓
Career breaks	Assess your client as a houseperson if they become incapacitated while on career break	✓	✓
Rehabilitation and proportionate benefit	If your client begins working again (whether in your own occupation or another occupation) we will pay a proportionate benefit amount	✓	✓
Optional Unemployment Cover	Your client could receive an income for up to two years if they become unemployed. Provided by St Andrew's Insurance plc (St Andrew's) and subject to their terms and conditions	✓	✓

Helping you grow your business.

We appreciate the service you provide, so we've made doing business with us easier.

Ease of doing business

- With an own occupation definition for all you can be sure of appropriate cover for your clients.
- Option for your client to be financially underwritten at quote stage only.
- Access to underwriters before and after the application is submitted.
- Simplified application process with our tele-underwriting - giving you more time to focus on financial advice.
- We are committed to a fast and simple claims process so your clients can be assured of an income allowing them time to focus on getting better.

Support

- We'll be on hand to help you with:
 - Face to face support from our dedicated Account Managers
 - Telephone support
 - Online support with our real time chat functionality
- We'll also provide you with marketing support and training:
 - Seminars and training workshops on how to sell Income Protection
 - Presentations
 - Sales aids and brochures
 - Online tools on our website including our Income Protection calculator



How we compare against the market.

We're the only insurer that can reward your clients with lower premiums each year.

Provider	Income guarantee available to all occupations*	Back to work benefit	Full health & wellbeing programme	Opportunity to reduce premiums	Recovery benefit	Permanent disability uplift	7 days deferred period for self-employed	State benefits ignored	No general exclusions	Terminates at age 70
PruProtect	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
AEGON Scottish Equitable	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗
Aviva	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
AXA	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
Bright Grey	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗
Bupa	✗	✗	✗	✗	✗	✗	✗	✓	✗	✓
Cirencester Friendly Society Ltd	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗
Fortis Life	✗	✗	✗	✗	✓	✓	✗	✓	✓	✓
Friends Provident	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗
Legal & General	✗	✗	✗	✗	✗	✓	✗	✓	✗	✗
LV=	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
Pioneer Friendly Society	✗	✗	✗	✗	✗	✗	✓	✓	✗	✗
Progress from Royal Liver	✗	✗	✗	✗	✗	✗	✗	✓	✓	✗
Scottish Provident	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗
Unum	✗	✗	✗	✗	✗	✓	✗	✓	✓	✓

* when your client verifies their salary at the application stage, we guarantee that your client receives the agreed monthly income when they claim.

Source - Company Literature and Aequos, July 2009.

PruProtect accepts no responsibility for the way we have interpreted other company's product information.

PRUPB10530 07/2009