



# It's hard to keep going when illness or injury stops your income.

## What if your ability to earn an income suddenly stopped?

Illness, injury or disability can happen at any time – to anyone. Prolonged periods off work for treatment and recovery is consequently inevitable should it happen to you.

Your employer may continue to pay you for a period of time but for how long?

## What's the Solution?

Income protection is a plan that provides an alternative income if you find yourself in that situation. It means you can focus on your recovery.

Not only is income protection affordable, but like private health insurance, you will enjoy tax relief on any premiums you pay.

- It can provide you with up to **75% of your normal income when you're off work due to illness or injury** - either until you return to work or if you are unable to return to work due to illness or injury, until you reach retirement age.
- You can choose a **guaranteed level premium option** which means the cost will never go up, even if you make a claim.
- Qualifies for Tax Relief at your marginal rate.
- **You select** when payments begin in the event of a claim by choosing a deferred period from 4, 8, 13, 26 or 52 weeks.
- If hospitalised, 1/7th of the benefit is paid from day 8 irrespective of the deferred period.
- Should you change employers, you will not have to reapply and your income protection plan will continue as normal.
- How you use your alternative income is up to you.
- **You choose** the type of premium you pay (guaranteed or reviewable premium).
- **You determine** the ceasing age of the plan – ( i.e. 55-70 years of age).

These are just some of the benefits income protection can offer you, for more information talk to us.