

PRODUCT SPECIFIC MESSAGES

Protect Policy

Financial Adviser Use Only

PROTECT

This benefit will give you a monthly income, after your chosen deferred period [4, 8 or 13 weeks for STP and Day 1, 1, 4, 8, 13, 26 or 52 weeks for LTP] if you are unable to work in your own occupation because of sickness, accident or disability.

Waiver of Premium is automatically included if you choose this benefit.

We discussed and agreed you want to have income protection in place because [reasons including why suitable for individual needs and any reason why the policy does not meet the client's needs, drawing attention to the key features and limitations].

You wanted Income Protection to be in place [for a short term i.e. 1, 2 or 5 years or for the long term] and on a [level/increasing] basis. [reasons why short 1,2 or 5 years or long term is suitable].

I recommend you select Protect for a deferred period of [reasons why deferred period suitable].

You understand that your premium will be guaranteed [explain guaranteed premiums].