

PRODUCT SPECIFIC MESSAGES

Breathing Space Policy

Financial Adviser Use Only

BREATHING SPACE

This benefit will give you a monthly income, after your chosen deferred period (1, 4, 8 or 13 weeks) for a period of up to 1, 2 or 5 years, 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 1, 2 or 5 years] and on a [level/increasing] basis. [reasons why 1, 2 or 5 years is suitable].

I recommend you select Breathing Space for a deferred period of [reasons why deferred period suitable] and a period of up to x years. [reasons why 1, 2 or 5 years is suitable].

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

You understand that you will need proof that you are in work at the time of your sickness, accident or disability in order to make a claim for benefit to British Friendly Society.