

If your clients want Income
Protection that 'does what it says
on the tin'...

...the feeling's mutual



Leslie, aged 31
Maintenance Technician
and British Friendly member

**BRITISH
FRIENDLY**

It feels good to be covered

PRODUCT GUIDE

	Long Term Protect	Short Term Protect	Breathing Space
Overview	Long term IP, covers most occupations, up to 70% of annual taxable income (ATI); age-based guaranteed premiums	Short term claim period, covers most occupations, up to 70% of annual taxable income (ATI); aged-based guaranteed premiums	Short term claim period, covers most occupations, not linked to earnings; age-based guaranteed premiums
Definition of incapacity	Own occupation	Own occupation	Own occupation
Minimum policy term	5 years	5 years	5 years
Age at entry	Age 18-64	Age 18-64	Age 18-59
Benefit amount	Benefit must not exceed 70% of annual taxable income (ATI), up to a maximum benefit of £875 a week	Benefit must not exceed 70% of annual taxable income (ATI), up to a maximum benefit of £875 a week	Benefit available from £125 - £288 per week; not linked to earnings
Benefit period per claim	Until policy end age	1, 2 or 5 years	1, 2 or 5 years
Policy end age	Age 50-70*	Age 50-70*	Age 50-65*
Deferred periods	Day 1**; 1**, 4, 8, 13, 26 or 52 weeks	1**, 4, 8 or 13 weeks	1**, 4, 8 or 13 weeks
Flexibility	Increase / decrease to deferred period or benefit or policy end date. Premium holiday also available	Increase / decrease to deferred period or benefit or policy end date. Premium holiday also available	Increase / decrease to deferred period or benefit or policy end date. Premium holiday also available
Proof of income	Required at claim stage	Required at claim stage	Level of income not required
Premium based on	Age, deferred period, policy end date & benefit amount	Age, deferred period, policy end date & benefit amount	Age, deferred period, policy end date & benefit amount
Premium increases	Age related and by RPI if indexation chosen	Age related and by RPI if indexation chosen	Age related and by RPI if indexation chosen
Cover basis	Level or RPI linked	Level or RPI linked	Level or RPI linked
Occupations	One rate for all occupations; full list of accepted and declined occupations can be found in our Occupation Guide on our Adviser Toolkit at advisers.britishfriendly.com	One rate for all occupations; full list of accepted and declined occupations can be found in our Occupation Guide on our Adviser Toolkit at advisers.britishfriendly.com	One rate for all occupations; full list of accepted and declined occupations can be found in our Occupation Guide on our Adviser Toolkit at advisers.britishfriendly.com
Other considerations	Company sick pay, other similar policies, continuing income, state benefits - although not considered in first 12 months of a claim	Company sick pay, other similar policies, continuing income, state benefits - although not considered in first 12 months of a claim	At claim stage we will ask your client for proof that they were working, but we don't take into account the level of income
Waiver of premium	Applied automatically during payment of claim	Applied automatically during payment of claim	Applied automatically during payment of claim

*Maximum policy end age may vary depending on occupation - please see our Occupation Guide on our Adviser Toolkit at **advisers.britishfriendly.com** for details.

**If your client's deferred period is either day 1 or 1 week then no benefit shall be payable under this policy for any illness or disability directly or indirectly due to COVID-19 (Coronavirus) including any variation. This also includes any medical condition either caused by or made worse by the virus.

PRODUCT GUIDE

Why British friendly?

At British Friendly, we offer a range of Income Protection cover including one long term and two short term products to suit the individual needs of your clients. Our main motivation is to support our members and provide cover for more people - even those who are typically hard to insure.

Being a member of British Friendly means so much more than just having an Income Protection policy. As a mutual, we believe it's important to support our members in both sickness and in health which is why we also provide access to our discretionary Mutual Benefits and BF Care programmes for all insured members at no extra cost.

Give your clients peace of mind knowing that with British Friendly, Income Protection is better when we're all in it together.

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