

Is your income worth protecting?



How much would you pay to protect your income if you were too ill or injured to work?



Think insuring your income is expensive? Think again!

A Short-Term Income Protection policy could cost you as little as £7.74 a month!

Compare this to...

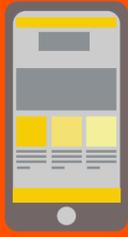


£9.99

Your standard Netflix subscription per month²

£27.00

Your average phone contract payment³



£35.03

Your average monthly gym membership in the UK⁴



£211.50

Your average monthly spend on a night out⁵

And without your income, how will you pay for all these little extras that make life wonderful?

Do you know what Sick Pay you would get if you were too ill to go to work?

Statutory Sick Pay (SSP) is just...
£96.35 per week

96% of British workers do not know how much sick pay they are entitled to⁶...

We recommend you check with your employer how much sick pay you'd receive if you were too ill or injured to work!

With British Friendly's affordable Income Protection policies you can **cover up to 70% of your income** if you're ever off work due to sickness or injury, with a variety of options to suit your needs and budget.

What if I'm self-employed or a gig worker?

Don't worry, we've got you covered too! As you don't qualify for Statutory Sick Pay, taking action is even more important. Our Breathing Space product is specially designed to cover you, even if you're not earning the same amount every month.

Even if you don't claim on your policy you can still benefit through our discretionary Mutual Benefits programme which includes access to...



Savings on High Street brands, Restaurants through LifeWorks

Private health-care services including Virtual GP consultations, Physiotherapy, Health MOTs and Counselling through Square Health



up to 75%

Savings of up to 75% on hotels worldwide!



Automatic entry into our monthly prize draw giving 3 lucky members the chance of winning £100 each

No one wants to think about losing money because of illness or injury, but arranging Income Protection cover gives you the peace of mind that you'll always be able to cope with whatever life throws your way.

Talk to your Financial Adviser and get your income protected today!

So the question really is - can you afford not to?

Sources:

- 1 Based on a 23 year old non-smoker on a Short Term Protect policy with a deferred period of 13 weeks, 1 Year Benefit Period and £910.00 monthly benefit. (The deferred period is the period of time from when a person has become unable to work until the time that the benefit begins to be paid.)
- 2 <https://www.netflix.com/signup>
- 3 <https://www.express.co.uk/life-style/life/766888/martin-lewis-money-show-mobile-phone-contract>
- 4 <https://www.bbc.co.uk/news/business-44766250>
- 5 <https://lovinmanchester.com/lifestyle/this-is-how-much-millennials-spend-on-nights-out-a-year>
- 6 <https://www.thesun.co.uk/news/5486389/how-many-sick-days-entitled-work-statutory-sick-pay-amount/>

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BRITISH FRIENDLY

It feels good to be covered