

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 23 year old non-smoker who is otherwise healthy and takes out a Protect Income Protection policy with a deferred period of 13 weeks, a 1 year benefit period and £910.00 in monthly benefit could expect to pay as little as £7.74 a month! *Based on a quote generated on 14/04/2022.

Compare this to...



£10.99
Your standard Netflix subscription per month¹

£38.22
Your average monthly handset and phone contract payment²



£40.00
Your average monthly gym membership in the UK³



£65.00
Your average monthly spend on a night out⁴

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

Do you know how much sick pay you'd receive if you were too ill or injured to work?

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

Statutory Sick Pay (SSP) is just...
£99.35 per week⁵

With British Friendly's affordable and flexible Income Protection policies you can secure a regular income if you're ever off work due to illness 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 Income Protection policy you can still benefit through our discretionary Mutual Benefits & BF Care programmes which include access to...

Mutual Benefits

Everyday health, wellbeing and rewards at no extra cost

Clinic in a Pocket

Fast access to healthcare services for you and your family

- Unlimited Digital GP Consultations
- 6 Physiotherapy Sessions
- 6 Mental Health Support Sessions
- 2 Second Medical Opinions
- 1 Health Check

Services are allocated on an annual basis. To access them, download the Clinic in a Pocket app, select 'register' and enter the pin sent to you in your Activation Invite or Activation Guide.

Feel healthy and well every day



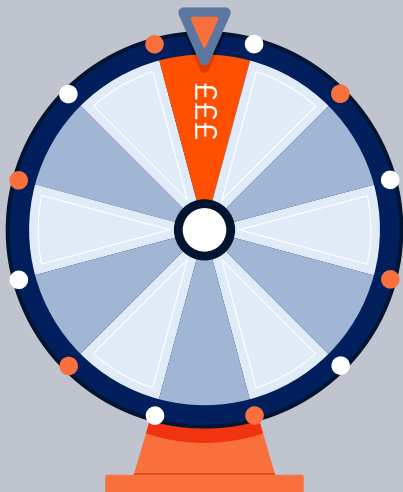
Cash in your Pocket

A chance to win £100 cash every month

- Monthly cash draws
- 5 random winners of £100 each
- Paid directly into your bank account
- No limit to the number of times you can win

You will be automatically entered into our prize draws every month if you are up-to-date on your premium payments.

Feel lucky to be a British Friendly member



For more information and Terms and Conditions, visit members.britishfriendly.com/mutual-benefits/.

BF Care

Financial support during a life-changing event



- Death Benefit
- Bereavement Benefit
- Terminal Illness Benefit
- Care Assistance Benefit
- Recovery Support Benefit

For more information, visit members.britishfriendly.com/bf-care/

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

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!