

What makes us different?

- As a mutual organisation, we have no issued share capital quoted on a stock exchange and are not owned by shareholders but by you, our Members, who take out a contract with us.
- We were established in 1890, that's over 125 years of providing income protection. It's what we know and do best.
- We exist to protect our Members financially so that means we pay claims. We believe in transparency and publish detailed claim statistics every year so you can judge us on the facts.
- We are committed to supporting Advisers to ensure they give the best possible service to you.
- We understand that apart from financial concerns, illness and injury can also bring emotional worries. That's why we offer 'Friendly Voice', a free and confidential telephone service that offers practical help and emotional support to our Members and their Spouse.
- We put Members at the heart of everything we do. The 125 Foundation provides exclusive financial support to Members and their communities. As a Member, you, or your financial adviser on your behalf, can apply to receive up to £25,000.
- Option to enhance your cover by adding My Extra Benefits. You have the choice of selecting; Fracture & Hospitalisation Benefit, Immediate Death Benefit or both together.
- Committed to maintaining our high standards, we have been recognised by a number of highly respected industry bodies.



Find out more

For more information or to purchase Income Assured Enhanced, please contact your Financial Adviser:



Income Assured Enhanced

www.cirencester-friendly.co.uk

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Protect the things you care about

Income Assured Enhanced

Don't let illness or injury break you financially



When illness or accidental injury strikes, could you survive on benefits from the State of just **£73.10* per week?**

*Department for Work and Pensions (DWP) August 2017: based on Employment and Support Allowance £73.10 per week for those in the Work Related Activity Group. Alternative benefits such as Incapacity Benefit and Statutory Sick Pay apply in some cases. For Full details refer to the DWP.



Prepare for the unexpected

Imagine not being able to work because of illness or accidental injury. A couple of days off work, even a couple of weeks might not make much difference to your finances. However, just think if your condition was more serious and you were absent for a prolonged period; money worries could soon add to your troubles.

For most people, employer or State benefits simply aren't sufficient to keep them financially afloat when illness or accident strikes.



Did you know...?

The average salary in the UK is **£28,200***

That's **£429.68**** per week after tax and NI

With just **£73.10***** per week in benefit you would fall short by **£356.58** a week.

*Office for National Statistics "2016 Annual Survey of Hours and Earnings"

**This is for illustration purposes only. Amounts have been sourced using online tax calculator tools. For details of your own specific tax deductions please refer to HMRC.

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Is Income Assured Enhanced right for you?

What is it?

- Income Assured Enhanced offers an affordable and flexible way in which to replace a proportion of your pay from work should illness or accidental injury stop you from earning a living.
- Up to 60% of your earnings can be insured, but because the benefit you receive is tax-free, it equals a higher proportion of your take home pay*.
- It's not just income protection - if you select the 'investment option' you will also be able to accumulate a Capital Sum payable at your selected retirement age or death, tax free, under current legislation.

Who is it for?

- You are over 16 and not more than 60 years of age.
- You are a UK resident with no immediate intention to move or live abroad.
- Self employed; what you take from work or State benefits would not be able to support you in times of incapacity.
- Employed; State benefits or your employer would not be able to provide the level of financial cover you need to pay your monthly bills.

*Tax-free based on our understanding of the current law and this could change in the future. If you are self-employed this is 60% of the taxable profit from your business (these are the profits from your self-employment as stated on your assessment from the Inland Revenue or, if no assessment has been received, the taxable profits as stated on your tax return). If you are employed, this is 60% of your gross salary and P11D benefits.

Income Assured Enhanced at a glance

Income Assured Enhanced is a totally flexible product, allowing you to choose the right cover to suit your needs:

Choose from a number of options to create a flexible income protection contract just for you:

- Income protection with option to accumulate a Capital Sum.
- Own Occupation definition.
- Guaranteed premiums.
- Benefit from Day One, or after 1, 4, 8, 13, 26 and 52 weeks.
- Day One Accident Protection.
- Select your retirement age between 50-70.
- Protect your cover against inflation.
- Option to add My Extra Benefits.

Other features of Income Assured Enhanced

- No increases in premium for occupation, hazardous pursuits or smoking.
- Career Break option.
- Terminal illness Benefit.
- Proportionate and Rehabilitation Benefits.
- Relapse benefit.
- Refund of premium during claim after 28 days.
- Over 94% of claims paid every year for the last 8 years.

For tailor-made income protection, contact your Financial Adviser.