











MY EARNINGS PROTECTED

FACT CARD

My Earnings Protected is an individual income protection contract that covers up to 65% of earnings. If your client can't work because of illness or injury and as a result their earnings go down or stop, they'll be able to make a claim to help meet their essential costs.

KEY FEATURES

-  Cover up to 65% of earnings
-  Minimum Benefit Guarantee
-  Guaranteed premiums
-  Long-term or short-term claim period
-  Choice of deferred periods, including split deferred
-  Indexation
-  Own Occupation
-  Severe Injury Cover
-  Guaranteed Insurability Options
-  Waiver of Premium
-  Career Break
-  Terminal Illness Benefit

ADDED-VALUE BENEFITS

Your clients also have access to a range of added-value benefits - which focus on support & wellbeing and perks & lifestyle - at any time and at no extra cost.

These include:

- **GP24** (provided by HealthHero) - provides a virtual GP service via telephone and video appointment with a qualified GP who can be available to your client, their partner and children 24 hours a day, 7 days a week.
- **Children's Critical Illness Support** - provides a lump sum of £2,500 if your client's child falls ill with one of the ten listed illnesses.
- **Friendly Voice** (provided by RedArc) - provides a confidential telephone service from a personal Nurse, giving your client and their partner practical help, emotional support, therapies and even second medical opinions.
- **The 125 Foundation** - provides exclusive financial support to your client, communities or causes that are close to their heart.
- **Member Perks** - provides access to a wide range of discounts, which help to cut the costs of weekly bills.

MY EXTRA BENEFITS

My Extra Benefits is a range of enhancements that your clients can add on to their contract.

Fracture & Hospitalisation Benefit costs £6 a month and **Immediate Death Benefit** costs £5 a month.

For more information, please visit our website at www.cirencester-friendly.co.uk/adviser/products/my-earnings-protected.

Alternatively, please reach out to our **Adviser Services Team** on **0800 587 5098** or adviserservices@cirencester-friendly.co.uk.

