













# INCOME ASSURED ENHANCED



## FACT CARD

Income Assured Enhanced is an individual income protection contract that covers up to 60% 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. There's also an option on this contract which allows your client to build up a capital sum payable at the end of the contract.

## KEY FEATURES

-  Cover up to 60% of earnings
-  Minimum Benefit Guarantee
-  Guaranteed premiums
-  Choice of deferred periods
-  Indexation
-  Own Occupation
-  Day One Accident Protection
-  Guaranteed Insurability Options
-  Waiver of Premium
-  Career Break
-  Terminal Illness Benefit
-  Option to build a capital sum

## 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/income-assured-enhanced](http://www.cirencester-friendly.co.uk/adviser/products/income-assured-enhanced).

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

