

MY EARNINGS PROTECTED



The Income Protection Professionals

We've been income protection providers since 1890, and because we only offer individual protection products, we have a real interest in being good at what we do. We have a strong focus on growing the protection market, and believe that by working together, we can achieve this.

MY EARNINGS PROTECTED

- Choice of claim period - Long-term or Short-term (2 years)
- Own Occupation Cover
- No premium loading for occupation, smoking or hazardous pursuits*
- Guaranteed Premiums with a choice of Level or Annual Escalating**
- Optional Severe Injury Cover, protecting against injuries from Day One
- Wide range of deferred periods available, including split deferred
- Cover up to 65% of earnings

*Excludes motor sports

**Subject to age band increases, indexation and contract changes

MY EXTRA BENEFITS

Our range of enhancements that your clients can add onto their income protection contracts.

Fracture & Hospitalisation Benefit costs £6 per month – and Immediate Death Benefit costs £5 per month.



ADDED-VALUE BENEFITS

Your clients also have access to a great range of added-value benefits*, included in their income protection contract free of charge.



The 125 Foundation



Children's Critical Illness Support



YourHalo



Friendly Voice



GP24



Member Perks

*These are additional discretionary benefits that can be withdrawn at any time.

PUBLISHED CLAIM STATISTICS*

We exist to pay the claims of our Members – your clients – **and in 2024, we paid 95.8% of claims to the value of more than £10m in benefit**.**



We believe in transparency, and every year we publish detailed claim statistics so that you and your clients can judge us on our record.

47.5%

of our claims were from millennials (those aged 27 to 41).

Highest Annual
Payment
£53,130.00

21%

of claims assessed were for accidents or injuries, highlighting the need for protecting against the effect an accident can have on earnings.

Average Annual
Payment
£4,757.00

*These figures relate to all claims paid in 2024.

**Including all benefit payments for income protection, My Extra Benefits and Children's Critical Illness Support



The average weekly salary in the UK is **£728.30***. With just **£116.75**** per week in SSP, you could have a short fall of **£611.55** a week.

*Statista, 2024
**Gov.uk, 2024



74% of those aged **18-34** would consider buying income protection*.

*Our own survey conducted by Opinium Research with 2,000 UK adults (Oct 2024)



33.7 million* working days were lost because of work-related injury or illness in Great Britain in 2023/24.

*Statista, 2024

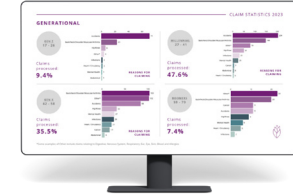


56% of people would not cut back on regular spending if they were off work due to illness or injury*.

*Our own survey conducted by Opinium Research with 2,000 UK adults (Oct 2024)

SUPPORT FOR FINANCIAL ADVISERS

We work hard to inform and educate, and to help you guide your clients to make the best decisions. We provide a wide range of information, tools and resources, including detailed product literature and a dedicated webpage to help you grow your income protection business.



For product support, speak to our Adviser Services Team on **0800 587 5098**.

WE'RE HERE TO HELP YOU

No call centres or hassle, just a friendly personal service.



T: 0800 587 5098



E: adviserservices@cirencester-friendly.co.uk

Submit an application on our online Adviser Portal:



www.cirencester-friendly.co.uk



MEDICAL QUERIES?

Talk to our Underwriting Team

Do you have a client who has an unusual occupation or a complex medical history? Speak directly with our Underwriters, or take a look at our **Guide to Underwriting**, to get the answers you need, before completing an application.

You can call the team on **0800 587 5098** or email **underwriting@cirencester-friendly.co.uk**.

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www.cirencester-friendly.co.uk

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