

# PRODUCT COMPARISON

	INCOME ASSURED ENHANCED <sup>1</sup>	MY EARNINGS PROTECTED LONG-TERM BENEFIT	MY EARNINGS PROTECTED SHORT-TERM BENEFIT
Minimum Benefit (£pa)	£2,730 (5 units)	£4,160	£4,160
Maximum Benefit (£pa)	£40,950 (75 units)	£52,000	£52,000
Maximum Benefit %	60%	65%	65%
Minimum Age Attained at Entry	16	18	18
Retirement Age	50 - 70	65 or 70	65 or 70
Claim Period	Long-term until retirement	Long-term until retirement	2 Years
Deferred Period	1,4,8,13,26,52 weeks	1,4,8,13,26,52 weeks	1,4,8,13,26,52 weeks
Split Deferred Periods	No	Yes	Yes
Premium Rates	Guaranteed Annual Escalating <sup>2</sup>	Guaranteed Level and Annual Escalating <sup>2</sup>	Guaranteed Level and Annual Escalating <sup>2</sup>
Own Occupation throughout Claim	Yes	Yes to Occupational Retirement Age	Yes to Occupational Retirement Age
Premium Discounted when Elements of Cover Excluded	Yes 5% discount for back and mental health exclusions. Maximum 10%	Yes 5% discount for back and mental health exclusions. Maximum 10%	Yes 5% discount for back and mental health exclusions. Maximum 10%
Option to build capital sum	Yes	No	No
Day 1 Accident/Injury Cover	Day 1 Accident Protection	Day 1 Severe Injury Cover	Day 1 Severe Injury Cover
Option to Increase or Decrease Deferred Period	Yes	Yes	Yes
Option to Increase or Decrease Benefit	Yes	Yes	Yes
Guaranteed Insurability Options - Set Intervals	Yes	Yes	Yes
Guaranteed Insurability Options - Maximum Age	54	54	54
Mortgage Maximum Increase	10%	10%	10%
Salary Maximum Increase	10%	10%	10%
State Benefits Deducted	No	No	No
Indexation	Optional	Optional	Optional
Career Break	Yes	Temporary suspension of cover	Temporary suspension of cover
Houseperson Maximum Benefit	£2,730	n/a	n/a
Relapse Period	12 months	12 months	6 months
Initial Waiting Period	No	No	No
Terminal Illness Benefit	Yes	Yes	Yes
Additional Benefits	My Extra Benefits - Fracture & Hospitalisation Benefit and Immediate Death Benefit	My Extra Benefits - Fracture & Hospitalisation Benefit and Immediate Death Benefit	My Extra Benefits - Fracture & Hospitalisation Benefit and Immediate Death Benefit
Smoker Rates	No	No	No
Loadings for Occupations	No	No	No
Hazardous Hobbies Exclusions	Motor sports only	Motor sports only	Motor sports only
Free Member Benefits <sup>3</sup>	Friendly Voice, 125 Foundation, Member Perks, GP24, YourHalo & Children's Critical Illness Support	Friendly Voice, 125 Foundation, Member Perks, GP24, YourHalo & Children's Critical Illness Support	Friendly Voice, 125 Foundation, Member Perks, GP24, YourHalo & Children's Critical Illness Support

<sup>1</sup> Advisers must be authorised to advise on investment business (formerly CF30).

<sup>2</sup> Subject to age band increases, indexation and contract changes.

<sup>3</sup> These are additional discretionary benefits that can be withdrawn at any time.

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on our income protection products, **Income Assured Enhanced** and **My Earnings Protected** contact our Adviser Services Team on **0800 587 5098** or email us at [adviserservices@cirencester-friendly.co.uk](mailto:adviserservices@cirencester-friendly.co.uk)  
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