



# Income Assured Enhanced

## Protecting your clients' lifestyles

Cirencester Friendly is a specialist income protection provider. We've been protecting our Members for over 130 years! Advisers tell us there are many reasons why they choose Cirencester Friendly. These include our award-winning and Defaqto 5 Star rated products, our impressive published claim history, our mutuality and our dedicated personal service.

To us, you're a name, not a number!

### Income Assured Enhanced

- No premium loading for occupation, smoking or hazardous pursuits.
- Guaranteed Premiums.
- Own Occupation definition.
- Benefit payable from Day One, or after 1, 4, 8, 13, 26 or 52 weeks.
- Optional Day One Accident Protection Cover.
- Option to build a capital sum and share in the Society's profits.
- Option of adding My Extra Benefits.

### 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 to get the answers you need before completing the application. You can also speak to them during the application stage and after.

You can call the Team on **0800 587 5098** or email [underwriting@cirencester-friendly.co.uk](mailto:underwriting@cirencester-friendly.co.uk)

Check the BMI loading for your client or read about our approach to specific medical conditions in our Guide to Underwriting.

### My Extra Benefits

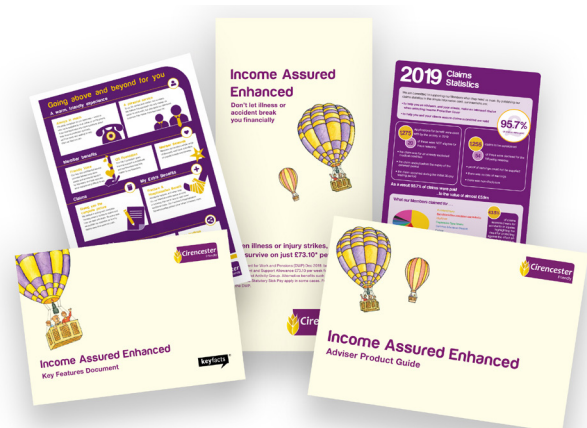
Our latest range of enhancements that your clients can add on to their income protection contracts.

For £9 per month they can take out Fracture & Hospitalisation Benefit and Immediate Death Benefit as a package. Alternatively, Fracture & Hospitalisation Benefit costs £4 per month – and Immediate Death Benefit costs £5 per month.

### 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, such as our client-specific Sales Leaflet, as well as sales support materials to help you grow your income protection business.

For sales tips and product support, speak to our Dedicated Adviser Support Team on 0800 587 5098.



## Doing more for your clients

As a Friendly Society, we are owned by our Members - your clients. As such, we are always looking to add value for your clients.

**Member Rewards** - Access to a whole range of **discounts, cash back and offers** on popular brands and services.

**Friendly Voice** - We know that serious illness can be a worrying time, so your client can get long term practical advice and emotional support from their Personal Nurse. A completely **free and confidential** service.

**125 Foundation** - commemorating our **125th anniversary** in 2015, this foundation provides financial support to good causes, benefiting your clients and their communities.

**Children's Critical Illness Support** - is designed to provide a monetary lump sum of **£2,500** if your client's child is diagnosed with one of the ten listed Critical Illnesses.

**Fitbit** - Offering **22% off** a range of Fitbit devices.

**GP24** - provides your clients access to a virtual GP service, available **24 hours a day, 7 days a week**. The service offers both video and phone appointments, meaning your clients can contact a GP anytime and anywhere.

## Published Claim Statistics

We exist to pay the claims of our Members – your clients – and in 2019, we paid **95.7% of claims to the value of almost £5.9m** in sick pay 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.

## Did you know?

\*Our own research conducted by Cenuswide

Only **17%** of people have income protection to provide them with cover if they are unable to work due to illness or injury\*.

\*Our own research conducted by Cenuswide

**1/4** of Brits have no savings to fall back on if they were unable to work\*.

\*Office of National Statistics \*\*Gov.uk, 2020

The average weekly salary in the UK is **£585.00\***. With just **£94.25\*\*** per week in SSP, you could have a short fall of **£490.00** a week.

Our longest of claim is **More than 25 years**

Our oldest claimant was a **65-year-old**

Please note that these figures relate to all claims we were paying in 2019.



\*\*\*Health & Safety Executive 2018/2019

**28.2 million\*\*\*** working days were lost in 2018/2019 due to illness and injury. **44%** of our claims in 2019 were for accident or injury.

So you can see that income protection is a vital part of your clients' wellbeing.

## We're Here to Support You

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

**Customer Care** – Our Customer Care Team will assist you with obtaining Personal Illustrations, existing application and contract queries.

E: [customercare@cirencester-friendly.co.uk](mailto:customercare@cirencester-friendly.co.uk)  
T: 0800 587 5098

**Agency Team** - Our Agency Team are on hand to support you with all your Agency, Onboarding, Terms of Business and Commission queries.

E: [agency.services@cirencester-friendly.co.uk](mailto:agency.services@cirencester-friendly.co.uk)  
T: 0800 587 5098

Submit an application online: [www.cirencester-friendly.co.uk/Financial-Advisers](http://www.cirencester-friendly.co.uk/Financial-Advisers)

Follow and like us on:

