

# Product Comparison

	Income Assured Enhanced	My Earnings Protected
Minimum Benefit (£pa)	£2,730 (5 units)	£4,160
Maximum Benefit (£pa)	£40,950 (75 units)	£52,000
Maximum Benefit %	60%	65%
Minimum Age Attained at Entry	16	18
Termination Age	50 - 70	by set occupation or age 70
Deferred Period	Day one and 1,4,8,13,26,52 weeks	Day one and 1,4,8,13,26,52 weeks
Split Deferred Periods	No	Yes
Premium Rates	Guaranteed Annual Escalating	Guaranteed Level and Annual Escalating
Own Occupation throughout Claim	Yes	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%
Option to build capital sum	Yes	No
Day 1 Accident/Injury Cover	Day 1 Accident Protection	Day 1 Severe Injury Cover
Option to Increase or Decrease Deferred Period	Yes	Yes
Option to Increase or Decrease Benefit	Yes	Yes
Guaranteed Insurability Options - Set Intervals	Yes	Yes
Guaranteed Insurability Options - Maximum Age	54	54
Mortgage/Loan Maximum Increase	10%	10%
Promotion/Salary Maximum Increase	10%	10%
State Benefits Deducted	No	No
Indexation	Optional	Optional
Career Break	Yes	Temporary suspension of cover
Houseperson Maximum Benefit	£2,730	n/a
Relapse Period	12 months	12 months
Initial Waiting Period	No	No
Terminal Illness Benefit	Yes	Yes
Additional Benefits	My Extra Benefits - Fracture & Hospitalisation Benefit and Immediate Death Benefit	My Extra Benefits - Fracture & Hospitalisation Benefit and Immediate Death Benefit
Free Member Benefits	Friendly Voice, The 125 Foundation & Member Rewards	Friendly Voice, The 125 Foundation & Member Rewards
Health & Wellbeing Service	Yes, up to 22% off selected Fitbit devices	Yes, up to 22% off selected Fitbit devices

## For more information

on our income protection products, **Income Assured Enhanced** and **My Earnings Protected** contact our Sales Team on **0800 587 5098** or email us at [sales@cirencester-friendly.co.uk](mailto:sales@cirencester-friendly.co.uk). Alternatively you can visit our website at [www.cirencester-friendly.co.uk](http://www.cirencester-friendly.co.uk).

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