

Sales Top 3 Tips



1. Cash Machine

If you had a cash machine which each month paid out your salary in £20 notes, you would insure it against breakdown without hesitation. So why not insure your income?

2. What will go first?

Without your income, life's necessities and luxuries cannot be paid for. So if you don't have income protection, what would you have to let go of first? Would it be your home, car loan or a family holiday?

3. Job A or Job B?

If Job B offered you a higher salary per annum, with no income protection but Job A offered you slightly less with it included, which one would you choose?

Job A

Annual Salary **£24,603**

Benefits

Income Protection

Sick Pay **£13,832** per annum

Member Rewards

Fitbit Discounts

125 Foundation

Friendly Voice

Children's Critical Illness Support

Job A annual salary of £24,603 is calculated as follows.
Job B salary £25,000, less level annual premium of £396.48 (£33.04 per month) for a 29 year old taking out My Earnings Protected with a 4 week deferred period, benefit of £266 per week and cover to age 70.

Job B

Annual Salary **£25,000**

Benefits

No Income Protection

No Sick Pay

No additional benefits