

My Earnings Protected

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!**

My Earnings Protected

- 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 from Day One including split deferred.
- Cover up to 65% of earnings.
- Option of adding **My Extra Benefits** – Fracture & Hospitalisation Benefit and Immediate Death Benefit.

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.

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.

During office hours you can speak to one of our Underwriters using our **Online Chat Tool**. Simply click through to our online chat facility that you will find on the bottom right-hand side of our website www.cirencester-friendly.co.uk/allyouneedtoknow

An easy way to receive a quick response to your medical queries!

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

Alternatively, you can call the Team on **0800 587 5098** or email underwriting@cirencester-friendly.co.uk

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 our Members

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

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 our Members and their communities.

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

Fitbit - Offering up to 22% off a range of Fitbit devices.

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

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

A 25-year old builder looking for cover from Day One for **£1,000** benefit per month could cost less than **£25** per month!

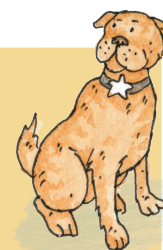
*Office of National Statistics **Gov.uk, 2020

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 Help You

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

Customer Care – Call Customer Care, for all your income protection needs including Personal Illustrations, literature requests, progress on existing applications, existing contracts and all product enquiries.

T: 0800 587 5098

E: customercare@cirencester-friendly.co.uk

Follow and like us on:



Submit an application:

Online: www.cirencester-friendly.co.uk/Financial-Advisers

Scan & email: newbusiness@cirencester-friendly.co.uk

Post: Cirencester Friendly, Mutuality House, The Mallards, South Cerney, Cirencester, Glos. GL7 5TQ