

What makes us different?

- As a mutual organisation, we have no issued share capital quoted on a stock exchange and are not owned by shareholders but by you, our Members, who take out a contract with us.
- We were established in 1890, that's over 125 years of providing income protection. It's what we know and do best.
- We exist to protect our Members financially so that means we pay claims. We believe in transparency and publish detailed claim statistics every year so you can judge us on the facts.
- We are committed to supporting Advisers to ensure they give the best possible service to you.
- We understand that apart from financial concerns, illness and incapacity can also bring emotional worries. That's why we offer 'Friendly Voice', a free and confidential telephone service that offers practical help and emotional support to our Members and their Spouse.
- We put Members at the heart of everything we do. The 125 Foundation provides exclusive financial support to Members and their communities. As a Member, you, or your Financial Adviser on your behalf, can apply to receive up to £25,000.
- There is the option to enhance your cover by adding My Extra Benefits. You have the choice of selecting; Fracture & Hospitalisation Benefit, Working Life Death Benefit or both together.
- Committed to maintaining our high standards, we have been recognised by a number of highly respected industry bodies.



Find out more

For more information or to purchase My Earnings Protected, please contact your Adviser:

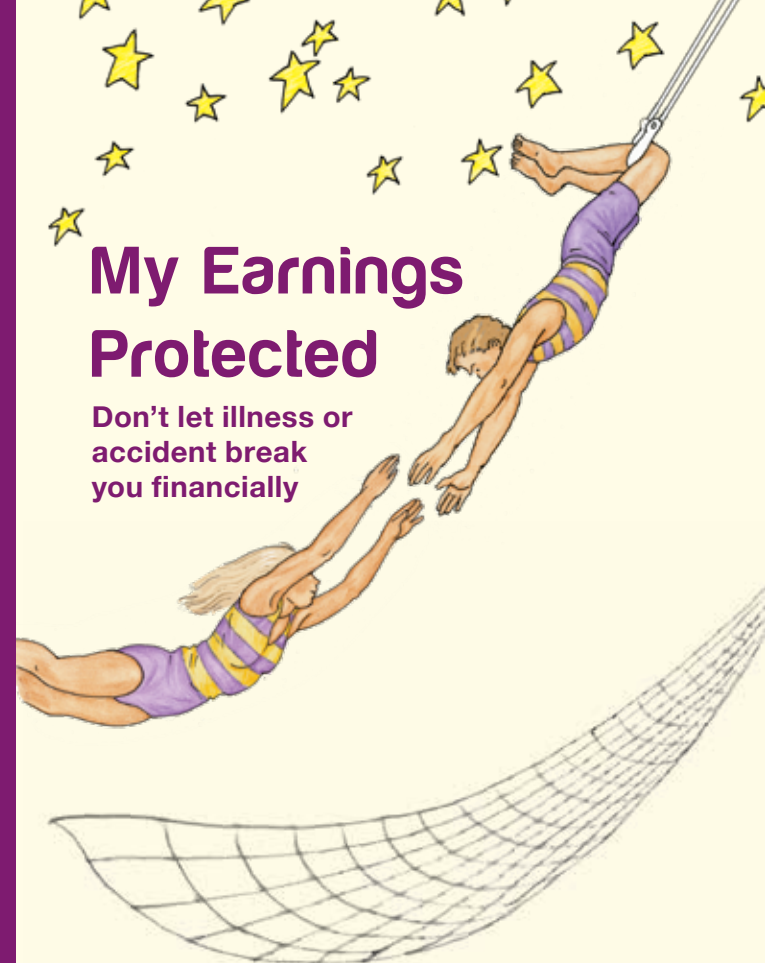


My Earnings Protected

www.cirencester-friendly.co.uk

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V1 (OCT 2018)



My Earnings Protected

Don't let illness or accident break you financially

When illness or injury strikes, could you survive on just £73.10* per week?

*Department for Work and Pensions (DWP) July 2018: based on Employment and Support Allowance £73.10 per week for those in the Work Related Activity Group. Alternative benefits such as Incapacity Benefit and Statutory Sick Pay apply in some cases. For Full details refer to the DWP.



Prepare for the unexpected

Imagine not being able to work because of illness or accidental injury. A couple of days off work, even a couple of weeks might not make much difference to your finances. However, just think if your condition was more serious and you were absent for a prolonged period; money worries could soon add to your troubles.

For most people, employer or State benefits simply aren't sufficient to keep them financially afloat when illness or accident strikes.

Did you know...?

The average salary in the UK is **£28,600***

That's **£439.00**** per week after tax and NI

With just **£73.10***** per week in benefit you would fall short of **£365.90** a week.



Your friend for life

*Office for National Statistics "2017 Annual Survey of Hours and Earnings"

**This is for illustration purposes only. Amounts have been sourced using online tax calculator tools. For details of your own specific tax deductions please refer to HMRC.

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Is My Earnings Protected right for you?

What is it?

- My Earnings Protected is an individual income protection contract that allows you to insure part of your earnings. If you are unable to work because of illness or injury and as a result your earnings go down or stop, you will be able to claim benefit to help you meet your essential costs.
- Up to 65% of your earnings can be insured and because the benefit you receive is tax-free, it equals a higher proportion of your take home pay*.
- My Earnings Protected will give you, and those who rely on you, peace of mind when you need it.

Who is it for?

- You are 18 or over and have not had your 55th birthday.
- You are a UK resident and do not work outside the UK for more than 8 weeks a year.
- Self employed; what you take from work or State benefits may not be able to support you in times of incapacity.
- Employed; State benefits or your employer may not be able to provide the level of financial cover you need to pay your monthly bills.

*Tax-free based on our understanding of the current law and this could change in the future. If you are self-employed this is 65% of the taxable profit from your business (these are the profits from your self-employment as stated on your assessment from the Inland Revenue or, if no assessment has been received, the taxable profits as stated on your tax return). If you are employed, this is 65% of your gross salary and P11D benefits.

My Earnings Protected at a glance

Flexible, affordable and available to a wide range of occupations, it's everything you would expect from an industry leader of income protection with a proven published claims record - plus a great deal more:

- Cover up to 65% of earnings between £6,400 and £80,000.
- Own Occupation Cover.
- Guaranteed Level Premiums.
- Benefit from Day 1 or after 1, 4, 8, 13, 26 or 52 weeks deferment to suit your needs. (Split deferred periods also available).
- Optional Severe Injury Cover protecting against injuries from Day 1.

Other features of My Earnings Protected

- No premium loadings for occupation, hazardous pursuits or smoking.
- Guaranteed Insurability Options.
- Recovery Benefit.
- Terminal illness Benefit.
- Refund of Premium is automatically included after the 29th day of claim or at the end of your deferred period.
- Over 94% of claims paid every year in the last 8 years.
- Option to add My Extra Benefits.
- Friendly Voice.
- The 125 Foundation.
- Member Rewards - Access to a whole range of discounts, cash back and offers on popular brands and services.

For tailor-made income protection, contact your Financial Adviser.