

A close-up photograph of a man with a beard and blue eyes, looking off to the side. He is holding a young child with blonde hair who is sleeping. The child is wearing a dark blue shirt with white stars. The background is a solid dark blue.

Income Protection Benefit

How would you cope
without an income?



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The average UK employee has enough savings to last them just 32 days on their current lifestyle if their income stopped. How long would your savings last?

Legal & General Deadline to Breadline 2017

Ensure you're ready

What would you do if you couldn't work due to a long-term illness or injury? More importantly, how would you or your loved ones cope financially?

Our Income Protection Benefit plan can help you to protect your income as well as your lifestyle, so you're ready should the unexpected happen.

INCOME PROTECTION BENEFIT PLAN

- Receive a regular monthly benefit if you can't work due to incapacity caused by an illness, or an injury which results in a loss of earnings
- Pays out until you return to work, retire, die or your plan ends, whichever happens first
- Guaranteed premium unless you make any changes to your plan or choose an Increasing Income Protection Benefit policy
- Support with our return to work rehabilitation service
- Flexibility to make changes such as benefit amount (eligibility criteria applies)

EXPERT ADVICE

Your adviser is best placed to help you with income protection. They can explain:

- If you need it
- How it works
- All the available options
- How much you'll get paid
- How much you'll pay

The average age of a person claiming on our Income Protection Benefit Plan is 42.

Your questions answered

With your adviser, you can calculate how much you'd need each month from an Income Protection Benefit plan.

HOW DO YOU GET PAID?

When you're coping with an illness or injury, you need money coming in regularly. Our Income Protection Benefit plan does that, with regular monthly payments.

HOW LONG DO YOU HAVE TO WAIT?

Our Income Protection Benefit plan is really flexible. You'll be able to choose from a range of different features and benefits.

CAN OTHER TYPES OF PROTECTION COVER ME?

There are a lot of products out there, and not all protection products are the same. For example, income protection is different to critical illness cover and life insurance.

Some of these products pay a lump sum if you suffer from a specified critical illness or die. Our Income Protection Benefit plan is different, as it pays you a regular benefit if you can't work due to long term illness or injury.

Speak to your adviser, and they'll ensure you get the best solution for your needs.

WORKING OUT YOUR MONTHLY BENEFIT

The monthly benefit you would need and when you need to receive it, is based on a few factors:

- Your income
- What benefits your employer may provide
- How long these benefits might last
- When you would need the benefit to start paying you
- How many years you would like to have income protection

TALK TO YOUR ADVISER ABOUT

- How your benefit is worked out
- When the benefit starts
- Our Low Cost Option
- Stepped Benefit
- The additional benefits included at no extra cost. Including, linked claims and continuous cover

Most of our customers have a monthly benefit of between £500 and £2,000.



Being there for Michael when he needed us most*

Michael was a hard-working estate agent in Leeds, when he bought his first home at 30. As part of his mortgage and protection advice, Michael was recommended income protection by his adviser.

Sometime later, Michael began to feel slightly unwell, requiring him to begin calling in sick to work. Michael was subsequently diagnosed with an illness that meant he suffered pain all over his body and had to stop working. His day-to-day life became very different and he needed to claim on his plan.

*Some details have been changed to protect the customer's privacy.

Unfortunately, Michael's health deteriorated over the years, leaving him very disabled by his illness. Though he was unable to return to work, he was afforded much needed financial stability due to the monthly benefits he received from us until he reached retirement age.

Thanks to the advice Michael got when he bought his home, to purchase income protection, his plan ensured he had financial support from Legal & General for 18 years during his illness. During that time, Michael has received over £150,000 in monthly benefit payments.

Income protection. The facts.

You might think it won't happen to you, but you'd be surprised how many people are affected by an illness or injury, and how it can impact the way you work. Below are some of the facts:



30% of employees in the UK don't have any financial back-up plans, if they were affected by long-term critical illness, disability, loss of salary.¹



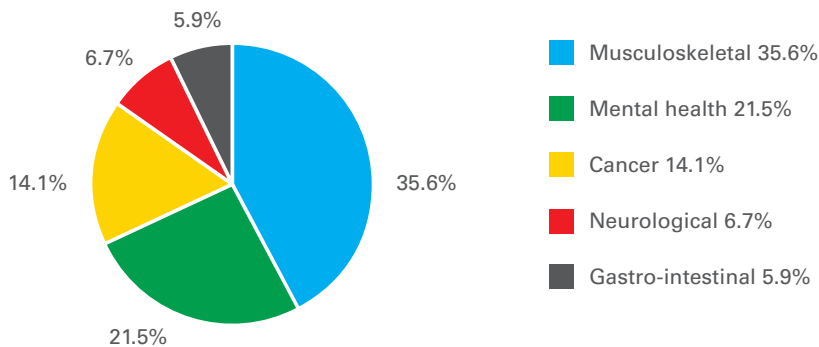
The most common causes of long-term work absence are stress, acute medical conditions, mental ill health and musculoskeletal injuries.²



Musculoskeletal injuries are particularly common for manual workers, while stress is more common for non-manual workers.²

In 2017, we paid out over £1.2 million in income protection claims to our customers and their families.

The top five conditions we paid out claims for in 2017³



¹ Legal & General Deadline to Breadline 2017 ² CIPD Absence Management survey report 2016

³ Legal & General Claims Department

Protecting you and your lifestyle

We all live different lifestyles. Our Income Protection Benefit Plan could help whatever your circumstances.

FAMILY LIFE

Protecting your family is important. Our plan could help pay towards things such as medical bills, childcare, monthly outgoings (i.e. mortgage, utilities, credit card bills) - even help cover school fees. It's about making a difficult time that little bit easier.

CHANGING JOBS

If you are promoted or change occupation, this could be a good time to review your protection needs. Our plan can help make sure the level of financial support in your new job meets your needs.

SELF-EMPLOYED

If you're self-employed, being unable to work for any length of time can be financially disastrous. Our plan can be a smart way to help ensure you'll continue to have money coming in.

BUYING OR RENTING A HOME

Taking out a mortgage or renting a property is a big commitment. Our plan helps provide peace of mind.

You could use the monthly benefit to help cover your mortgage or rental payments, if you are unable to work due to long-term illness or injury.

SINGLE LIFE

Just because you're single, doesn't mean you don't have financial responsibilities. Our plan can help ensure your rent (or mortgage) and bills can be paid, amongst other commitments.

In 2017, the average rent for a 2 bedroom property in England was £650 per month, in London it was £1,473.*





State benefits - how far do they really stretch?

WHAT ABOUT SICK PAY?

By law, your employer must pay your statutory sick pay for up to 28 weeks (eligibility criteria applies). But after that, you may have to depend on state benefits.

PERHAPS I HAVE EMPLOYEE BENEFITS?

It's a good idea to check what benefits your employer provides if you can't work because of an illness or injury. They should be in your contract, or you can ask your HR department.

IF I DO RECEIVE STATE BENEFITS WILL IT AFFECT MY PLAN?

Not at all. Any non-means tested state benefits you receive will be in addition to your monthly payment from your Income Protection Benefit plan.

It's about taking responsibility for you and your family's financial security without the need to rely on others who may, or may not, be able to help.

The average payout on our Income Protection Benefit Plan is £778 per month.*

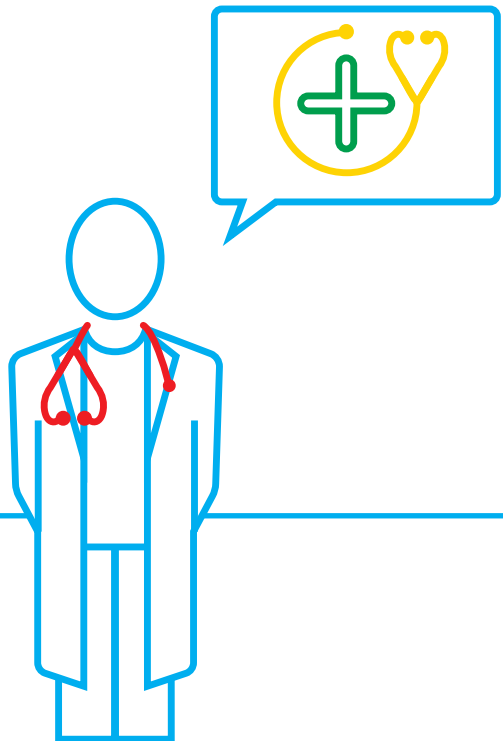


Rehabilitation Support Service

Being unable to work is a frightening prospect, which not only makes you feel anxious and frustrated, but can also impact your finances and lifestyle.

It's not just about financial support, we want to help you maintain good health and wellbeing. So whether your problems are physical or mental, our rehabilitation support service can help you get back to work, and get on with living your life to the fullest.

"This service gives you access to early intervention treatments and a team of supportive healthcare professionals."



We aren't just here to pay claims, we want to support you on the road to recovery from day one. When you arrange your plan, you will choose a deferred period of 4, 13, 26 or 52 weeks – the time you must wait before your monthly benefit payments would start. However, you will have access to the rehabilitation support service immediately at the point of claim.

How could it help me?

Whether your problem is physical or mental-health related, this service gives you access to early intervention treatments and a team of healthcare professionals. Trained nurses, physiotherapists and occupational therapists are on hand to offer specialist advice and support to facilitate a successful return to work.

In the event that your recommended treatment doesn't get you back to work within your deferred period, you will start to receive your monthly benefit payments as normal. However, if early treatment is successful, we could help you return to work even sooner.

After all, early intervention and rehabilitation treatment and support has the potential to be highly successful.

The services we provide

Triage service – to assess your needs if you've been absent in the early stages of the claim, due to psychological, musculoskeletal problems or cancer.

Full rehab assessments - more in-depth than a triage and typically done over the phone. If necessary, these assessments can be done face-to-face where appropriate.

Ongoing reviews - help support your claim and understand what treatments and/or self-help measures are available.

File reviews – provide direction in the management of your claim as well as monitoring new medical information.

What's next?

Talk to your financial adviser to see if income protection is right for you. They will support you and take you through all you need to know.

As with all insurance policies, limitations and exclusions apply. For example, this plan does not include unemployment cover therefore will not pay out if you become unemployed. Tax laws may change which could affect the monthly benefit our plan pays out.

The monthly benefit may affect your claim to some means-tested state benefits. Your entitlement to employment related non-means tested state benefits (such as contributory Employment and Support Allowance) shouldn't be affected. However, state benefit rules may change.

Why choose Legal & General

- ✓ We always put our customers first.
- ✓ Our call centres are based in the UK and our staff are experienced, friendly and helpful.
- ✓ We aim to offer products and services that meet your needs and offer great value for money.
- ✓ We aim to keep things simple, straightforward and easy to understand.
- ✓ If you need to make a claim, we'll help you every step of the way to help reduce any stress.
- ✓ Let us help provide financial security to you and your family.

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