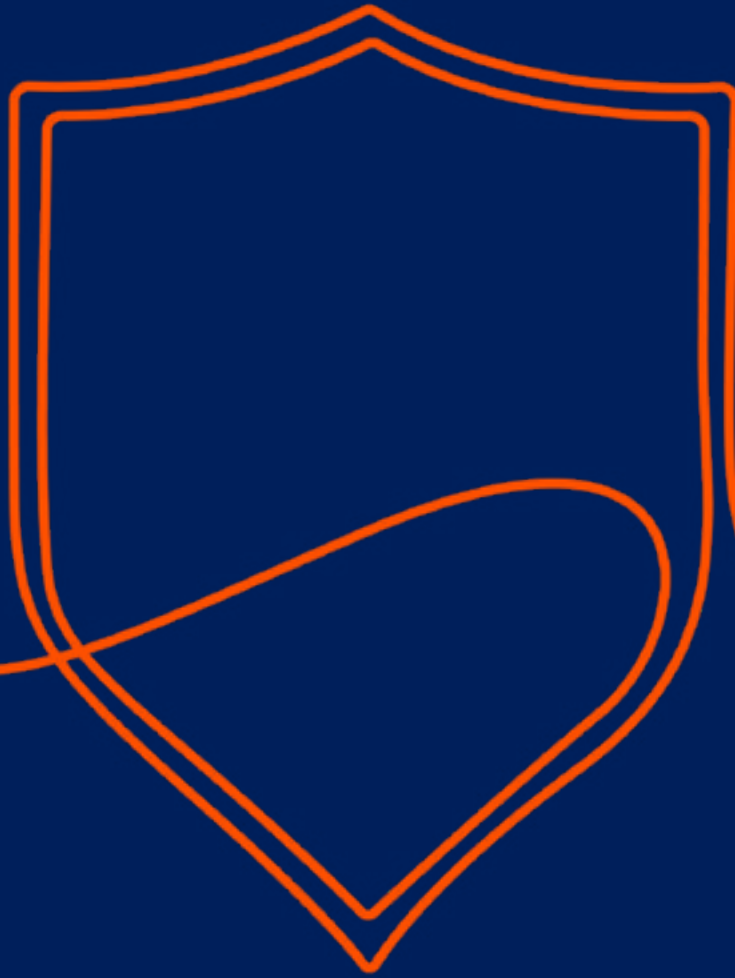


Product Guide

For adviser use only



BRITISH
FRIENDLY

Why British Friendly?

British Friendly supports advisers with flexible income protection designed for today's workforce, making income protection more suitable for a wider range of modern lifestyles, whatever your client's occupation, income, or budget.

Being a member of British Friendly means so much more than just having an Income Protection policy. As a mutual, we believe it's important to support our members in both sickness and in health which is why we also provide access to our discretionary Value-Added Services for all insured members at no extra cost.

British Friendly combines mutual values with modern flexibility and has paid 94% of claims over the last 21 years.



This Product Guide highlights the range of Income Protection cover we provide to suit the individual needs of your clients. It doesn't contain the full terms and conditions, but the Terms and Conditions documents do which can be found on our website [here](#).

	Protect	Breathing Space
Overview	Protect is our Income Protection product. It is available on either a long term basis or with a choice of limited benefit terms which provide a more affordable option for clients who need cover for shorter claim periods or are on a limited budget.	Breathing Space has no financial underwriting at application stage so is particularly suitable for those with irregular income such as the self-employed and gig economy workers.
Premium options	Choice of 4 different premium options (Level and Age-costed premiums on a reviewable and guaranteed basis)	Age-costed guaranteed premiums
Definition of incapacity	Own occupation	Own occupation
Minimum policy term	5 years	5 years
Age at entry	Age 18-59 (policy must start before 60th birthday, and for some occupations the maximum entry age is lower - please refer to our Occupation Guide for full details)	Age 18-59 (policy must start before 60th birthday)
Benefit amount	Pays up to 65% of the first £60,000 of your clients yearly income before tax and then 50% of everything thereafter (up to the maximum benefit of £120,000 a year / £10,000 a month).	Benefit available from £541-£1,250 per month; not linked to earnings
Benefit period per claim	Until policy end age or 1, 2 or 5 years	1 or 2 years
Policy end age	Age 50-70 (depending on your client's occupation - please refer to our Occupation Guide for full details)	Age 50-70
Deferred periods	Day 1 (age-costed premiums until policy end age only) or 1 week (age-costed premiums only) or 4, 8, 13, 26, 52 or 104 weeks	1, 4, 8, 13, 26 or 52 weeks
Flexibility	Increase/decrease to deferred period, benefit period, benefit amount or policy end date; premium holiday option; guaranteed insurability options; occupation promise; mortgage payment option; benefit guarantee up to £1,500; sick pay protection for teachers and NHS doctors, surgeons, nurses, midwives and dentists if a 52 week deferred period is chosen.	Increase/decrease to deferred period, benefit period, benefit amount or policy end date; premium holiday option; guaranteed insurability options; occupation promise; mortgage payment option
Proof of income	Required at claim stage	Level of income not required, but we do require proof your client was working and receiving an income

	Protect	Breathing Space
Premium based on	Deferred period, policy end date, benefit amount, age, costs of administration, underwriting, claims, selling expenses, the premium option chosen and their current health, lifestyle and medical history, commission and fees for any medical information that we may request, and for level premiums only; smoker status and occupation.	Age, deferred period, policy end date, benefit amount, costs of administration, underwriting, claims, selling expenses, current health, lifestyle and medical history, commission and fees for any medical information that we may request
Premium increases	By RPI if increasing cover is chosen (applies to both premium options) and age (age-costed premiums only) ; If increasing cover is chosen for level premiums, the increase in premium is based on RPI multiplied by 1.5	Age related
Cover basis	Level or RPI increasing	Level
Occupations	Depending on your client's occupation, there may be limitations on the maximum policy age or the premium options available. Please refer to our Occupation guide for full details, including the list of accepted and declined occupations and any cover restrictions.	One rate for all occupations. Please refer to our Occupation guide for full details, including the list of accepted and declined occupations and any cover restrictions.
Other	Company sick pay, other similar policies, continuing income	At claim stage we will ask your client for proof that they were working and receiving an income, but we don't take into account the level of income
Waiver of premium	Applied automatically during payment of a Protect claim at no extra cost. If the Protect policy is in claim, and Fracture Cover or Children's Critical Illness Cover have been added, we will also waive the premiums for these and a claim could still be made for Fracture Cover or Children's Critical Illness Cover.	Applied automatically during payment of a Breathing Space claim at no extra cost. If the Breathing Space policy is in claim, and Fracture Cover or Children's Critical Illness Cover have been added, we will also waive the premiums for these and a claim could still be made for Fracture Cover or Children's Critical Illness Cover.
Fracture cover option (Available for an additional cost of £4 per month)	An optional benefit which pays a cash lump sum to the client in the event of them suffering from one of the 18 specific bone fractures covered. The amount payable will be determined by the location of the bone impacted, which may help fund expenses associated with the injury such as on-going treatment. More information can be found at www.britishfriendly.com/advisers/our-products/fracture-cover/	An optional benefit which pays a cash lump sum to the client in the event of them suffering from one of the 18 specific bone fractures covered. The amount payable will be determined by the location of the bone impacted, which may help fund expenses associated with the injury such as on-going treatment. More information can be found at www.britishfriendly.com/advisers/our-products/fracture-cover/

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British Friendly Society Limited is incorporated under the Friendly Societies Act 1992. Registered Office: 45 Bromham Road, Bedford MK40 2AA. Registered No. 392F. It is a member of the Association of Financial Mutuals. British Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority Ref: 110013.

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