

Do you have a plan b if the unexpected happens?

Research has shown that 35% of people are struggling to afford their rent or mortgage payments due to the rising cost of living¹. Imagine trying to keep on top of these rising expenses if you were unexpectedly unable to work and earn an income.



Illness or injury that stops you from working can come with a financial shock. How would your money hold up?

Questions to ask yourself...

- If I was unable to work because of an illness or injury, would I still earn as much as I do now?
- If I get sick pay from my employer, how much and how long would I get paid for?
- Do I have enough savings to support myself and my family if I couldn't work and get paid?
- Can anyone I know support me if I can't work for more than a few weeks?
- Can I manage on statutory sick pay of £118.75 each week for up to 28 weeks?²
- What if I'm off work longer?
- Would state benefits, which amount to £400.14 per month for individuals aged 25 and above, or £628.10 per month for couples where at least one partner is aged 25 or older³, be enough to support my lifestyle and would I even be eligible to get them?
- If I have a Critical Illness policy, could I claim on it for my illness or injury?



Plan B

Make Income Protection your plan b

Income Protection pays a proportion of your income. You can choose how long you want your benefit to pay out for. You can also choose how long you wait, once you are unable to work, for your benefit to kick in. A financial adviser can help you make the best choices for your circumstances and budget.

How does it work?

Income Protection helps you pay bills and support your lifestyle while you're too ill or injured to work. From back injury to cancer treatment, Income Protection has you covered.

Removing some of the financial strain so you can focus on recovery.

Why British Friendly?

- ✓ We specialise in Income Protection for people who are harder to insure. From bricklayers to keyworkers and the self-employed
- ✓ We can also cover many professional occupations
- ✓ We've paid, on average, **94% of all our claims over the last 20 years** so you can trust you're in safe hands with us
- ✓ If you choose Income Protection from us you will be able to access a range of everyday health and wellbeing services; from digital GP appointments to physiotherapy and mental health support we've got you covered. We make this support available to your partner and children too. Find out more at <https://members.britishfriendly.com/value-added-services/>
- ✓ We provide access to additional financial support for you and your family during life changing events through our discretionary BF Care programme, at no extra cost. Find out more at <https://members.britishfriendly.com/value-added-services/>

1 <https://www.ons.gov.uk/economy/inflationandpriceindices/articles/costoflivinginsights/housing>

2 <https://www.gov.uk/statutory-sick-pay/what-youll-get>

3 <https://www.gov.uk/universal-credit/what-youll-get>