**The Exeter income protection approach wording**

**About this wording.**

*This sample wording has been written to help you highlight the value of income protection to potential clients and is designed to be sent together with our* ***client guide to income protection*** *as a pdf attachment. This can be downloaded from our online income protection toolkit at:* [*www.the-exeter.com/adviser*](http://www.the-exeter.com/adviser)*.*

*Advisers should follow their own internal procedures, and consider the requirements, personal and financial circumstances of their clients in determining their recommendations and product suitability.*

Dear <Client Name>,

Are you ill prepared?

Most of us are aware of life insurance. If we die, it pays out a cash lump sum to support our families or pay off debts such as a loan or mortgage.

However, have you ever considered how you would cope if you were unable to work due to illness or injury?

Would you receive sick pay from your employer, and if so for how long? Or if you are self-employed, how would you supplement an immediate drop in your income? Unfortunately, the bills still need to be paid even if you are no longer earning.

That is why more and more people are taking out income protection insurance. Income protection pays a monthly benefit of up to 60% of your gross monthly income until you are well enough to return to work, irrelevant of the illness or injury.

Here is a summary of the key benefits:

* Any illness or injury that prevents you from doing your job is covered
* It pays out an agreed monthly benefit if you are too ill to work
* There are a range of options to ensure premiums are affordable
* Income protection providers have a strong history of paying claims
* It often includes additional benefits including access to private GP appointments, mental health support or physiotherapy treatments.

I have attached a short guide to income protection from one of the UK’s leading providers, The Exeter. It explains some of the benefits in more detail and is well worth a read.

If you would like to discuss income protection further or find out exactly how much it would cost, please do not hesitate to contact me.

Kind regards

<Financial Adviser>