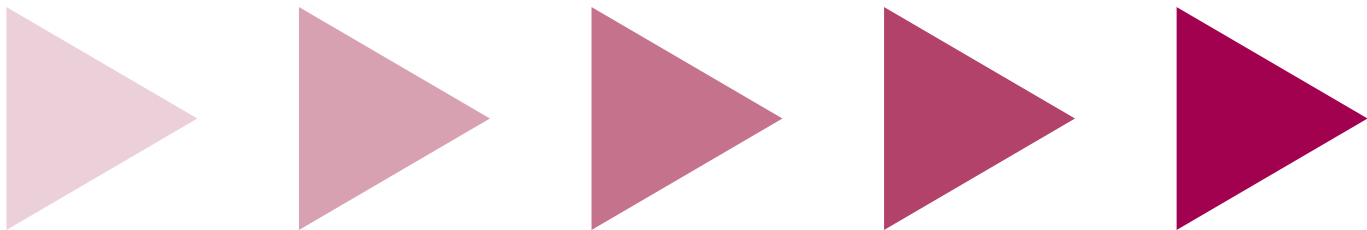


Income One Plus

Policy Summary



Income One Plus

Income One Plus offers long-term income protection cover for those in low risk, mainly office based occupations. It is designed to pay you a regular benefit if you are totally unable to work as a result of being ill or injured.

This Policy Summary does not contain the full terms of Income One Plus, which can be found in the Income One Plus Policy Document. You may also find it useful to read our '[Guide to Income Protection](#)' brochure.

► Significant features and benefits

Pays your benefit when you are totally unable to work due to illness or injury

Income One Plus pays up to your chosen benefit if you are totally unable to work in your own occupation due to illness or injury. ✓

Offers long-term cover

Choose your finishing age, this can be any year between the ages of 50 and 70. ✓

A choice of claim periods

With Income One Plus you have the choice of three claim periods. The standard option would pay out benefits if you are unable to work due to illness or injury until your chosen finishing age. ✓

If long term cover doesn't suit your budget, you can select a Limited Claim Period of either 2 years or 5 years for each individual claim, although you can have multiple claims for different illnesses or injuries.

Own occupation

We only consider your ability to carry out your own occupation when we assess your claim. ✓

Fix your benefit

With Income One Plus you have two options to fix the benefit you select, resulting in a simplified process if you make a claim: ✓

1) Fixed benefit option

You can fix up to 75% of the initial benefit you select by providing financial evidence within 12 months of your policy start date.

2) Minimum benefit guarantee

You can fix up to £1,000 of benefit, without providing any financial evidence when you apply.

Choose from a wide range of waiting periods

Income One Plus gives you the option to receive an income from the first day you are ill or injured if it keeps you off work for 3 days or more. We also offer a wide range of longer waiting periods from 1 week to 1 year. ✓

Indexation option

If you select this option, we will adjust your benefit each year in line with inflation. Your monthly premium will be adjusted in line with the change in benefit. ✓

Choose your premium option

Income One Plus offers 3 premium options; ✓

Level guaranteed premiums

Stay level throughout your policy.

Age costed guaranteed premiums

Increase with age, but at a rate guaranteed in advance.

Age-costed reviewable premiums

Increase with age and based on rates which can change. They may be increased or decreased by us once your policy is more than 3 years old - for more information see the Income One Plus Policy Document.

Flexible

Income One Plus is flexible to your changing circumstances; our policy break and guaranteed insurability options ensure you can flex your cover as your life and needs change. ✓

Membership benefits

As a member of The Exeter, you may also have access to a range of additional membership benefits. For details of our membership benefits currently offered visit www.the-exeter.com ✓

Waiver of premium

Income One Plus includes a waiver of premium feature that means you no longer need to pay your premiums during a claim. ✓

► Significant limitations and exclusions

Amount of benefit

The maximum benefit you can receive from Income One Plus when claiming is 60% of the first £100,000 of your personal taxable income and then 40% above £100,000. This must be between £500 and £10,000 per month.

Claim waiting period

No payments will be made under Income One Plus unless the illness or injury lasts longer than your chosen waiting period.

Claim period

If you select a Limited Claim Period of either 2 or 5 years, this is the maximum period any individual claim can be paid.

Claiming abroad

If you become ill or injured in a country outside of the UK, or you travel outside the UK once you have become ill or injured, you may still be able to receive benefit. For your claim to be paid, you must either return to the UK, any country within the European Union or one of the countries listed in the Income One Plus Policy Document, unless you're medically prevented from doing so.

Pre-existing conditions

When you apply for Income One Plus you may be advised of a personal exclusion which relates to a past or existing illness or condition.

Things Income One Plus is not designed to cover

Income One Plus is not designed to cover you against unemployment.

Reviewable premiums

If you choose age costed guaranteed or age costed reviewable premiums; premiums will increase with age.

If you choose age costed reviewable premiums, we can either increase or decrease your premiums once your policy is more than three years old.

Age

You must be between the ages of 18 and 59 when you apply.

Five year minimum period

Your policy must be due to start at least 5 years before your chosen finishing date.

Eligibility

You must have been resident in the UK for the last 3 years.

You must be working at least 15 hours per week, either employed or self-employed, to apply.

Check your occupation

Income One Plus is targeted solely at 'low risk', mainly clerical and office based occupations. Try an instant quote at www.the-exeter.com or contact us to see if your occupation is covered.

Do I need to review my cover regularly?

You should review your cover regularly to make sure that it continues to meet your needs. In particular, make sure that you are covered for the correct amount if your income increases or decreases.

How long does my policy last?

Income One Plus is a long term plan which can cover you until your finishing date, which can be any age from 50 to 70.

How do I make a claim?

To register a claim, please contact us on **0300 123 3200**. For full details, see '[Making a claim](#)' in the Policy Document.

What happens if I change my mind and want to cancel my policy?

You can cancel your policy at any time. If you cancel within 30 days of when the policy starts, we will refund any premiums you have paid, as long as you have not made a claim. If you cancel the policy after the 30 day period there is no cash-in value and any premiums you have paid will not be refunded.

We don't always get it right

If you are not satisfied with any aspect of the service we provide, please let us know and we will help you resolve your query.

We will investigate your complaint and respond to you, and if you remain unhappy we will escalate your concerns to an impartial complaints handler.

If we remain unable to resolve your complaint to your satisfaction, or we do not respond within 8 weeks, you have the option of asking the independent Financial Ombudsman Service to investigate on your behalf. You can visit their website at www.financial-ombudsman.org.uk or you can contact them on **0800 023 4567** or **0300 123 9123**.

Financial Services Compensation Scheme (FSCS)

The Exeter is covered by the FSCS, which was established under the Financial Services and Markets Act 2000. This means that you may be entitled to compensation if we become insolvent and are unable to meet our obligations.

Further details are available from the FSCS at www.fscs.org.uk or you can phone them on **0800 678 1100** or **020 7741 4100**.

Contact us

The Exeter, Lakeside House, Emperor Way, Exeter, EX1 3FD

Members

General enquiries: 0300 123 3201

Claims: 0300 123 3200

member@the-exeter.com

Financial Advisers

All enquiries: 0300 123 3203

adviser@the-exeter.com

www.the-exeter.com

Calls may be recorded and monitored.

The Exeter is a trading name of Exeter Friendly Society Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register number 205309) and is incorporated under the Friendly Societies Act 1992 Register No. 91F with its registered office at Lakeside House, Emperor Way, Exeter, England EX1 3FD.