

▶ Is it time you put your employer under the spotlight?



When times are tight, households aren't the only ones cutting back.

Businesses do too, which can mean no or lower salary increases for staff who are already feeling the pressure.

But it doesn't end there; other changes to your overall employment package are equally as important. Employers could be tempted to cut back both income protection and sick pay when profits are down, so the question is – can you rely on your employee benefits if illness or injury prevented you from working?

Fortunately, it's not difficult to find out where you stand and I can help you do this.

- ▶ **Talk to us about income protection today.**

the-exeter.com



Protect tomorrow today.

Calls may be recorded and monitored.

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