

# ► Income Protection by The Exeter



As a specialist income protection provider, our range of quality products cover almost all occupations simply and cost effectively.

This booklet will help you understand the features and benefits of our plans.

## ► Pure Protection

The benchmark plan for high risk occupations and the self-employed. Now with a two year claim period and the option to fix your client's benefits.

## ► Income One

Bespoke cover for those in low risk occupations, that can be personalised with level guaranteed or age-costed guaranteed premiums.

## ► Bills and Things

Entry-level cover with no financial underwriting and a choice of one or two year payment period options per claim.

► Turn the page to find out more, or speak to our sales team on:

**0300 123 3207**

[sales@the-exeter.com](mailto:sales@the-exeter.com)



Protect tomorrow today.



# Pure Protection compared

	The Exeter	British Friendly Society Ltd	Cirencester Friendly	Holloway Friendly	LV=
Product	Pure Protection	BFS Protect Policy	My Earnings Insurance	Purely Income Protection Plan	Personal Sick Pay
<b>Financial Adviser Service Awards</b> 5 stars awarded	✓	✗	✗	✗	✓
<b>Maximum Benefit (£pa)</b> £75,000 - £149,999 per annum	✓	✗	✗	✗	✓
<b>Benefit Guarantee</b> % of benefit can be guaranteed	✓	✗	✗	✗	✓
<b>Retirement age</b> All ages from 50 - 70 available	✓	✓	✗	✓	✓
<b>POS Decision Given</b> A decision can be given at the point of sale	✓	✓	✗	✗	✓
<b>1 Week Deferred Period</b> 1 week deferred period available	✓	✓	✗	✗	✓
<b>Two Deferred Periods</b> 2 deferred periods available	✓	✓	✓	✓	✗
<b>Number of Exclusions</b> 3 exclusions or less	✓	✓	✗	✗	✓
<b>Helplines Available</b> Helpline offered as part of the policy	✓	✓	✗	✓	✓
<b>Houseperson Cover</b> Houseperson cover available	✓	✗	✗	✗	✗
<b>Linked Claims</b> Linked Claims covered within 6 months	✓	✓	✗	✓	✓

Source: Defaqto, information sourced Nov 2015

## Additional benefits

<b>Automatic medical evidence limits</b> Automatic evidence not required for customers under 42	✓	✓	✓	✓	✗
<b>Waiver of premium</b> Included as standard	✓	✓	✓	✓	✗
<b>Private prescription service</b> Free private prescription service offered as part of the policy	✓	✗	✗	✗	✗

This is not a financial promotion and is for intermediary use only

# Income One compared

	The Exeter	Aviva Life & Pensions UK Ltd	Friends Life	Legal & General	LV=
Product	Income One	Income Protection Options	Protect+ Income Protection Cover Term to Ret	Income Protection Benefit	Flexible Protection Plan
<b>Financial Adviser Service Awards</b> 5 stars awarded	✓	✓	✗	✓	✓
<b>Maximum benefit % for £50k income</b> Maximum benefit for personal taxable income of £50k is over 60%	✓	✗	✗	✗	✗
<b>Helplines Available</b> Helpline offered as part of the policy	✓	✓	✓	✓	✓
<b>1 Day Deferred Period</b> 1 day deferred period available	✓	✗	✗	✗	✗
<b>1 Week Deferred Period</b> 1 week deferred period available	✓	✗	✗	✗	✗
<b>GIO - Set Intervals</b> Guaranteed insurability at regular intervals is available	✓	✗	✗	✓	✗
<b>Indexation Refusal</b> The offer to index can be refused any number of times	✓	✓	✗	✗	✗
<b>Career Break</b> Premiums reduced and benefits reduced or suspended	✓	✗	✗	✗	✗

Source: Defaqto, information sourced Nov 2015

## Additional benefits

<b>Automatic medical evidence limits</b> Automatic evidence not required for customers under 42	✓	✗	✗	✗	✗
<b>Private prescription service</b> Free private prescription service offered as part of the policy	✓	✗	✗	✗	✗

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# Bills & Things compared

	The Exeter	British Friendly Society Ltd	Holloway Friendly	LV=
Product	Bills & Things	Breathing Space	Purely Income Protection Defined Benefit	Personal Sick Pay
<b>Financial Adviser Service Awards</b> 5 stars awarded	✓	✗	✗	✓
<b>POS Decision Given</b> A decision can be given at the point of sale	✓	✓	✗	✓
<b>Indexation Refusal</b> The offer to index can be refused any number of times	✓	✗	✗	✗
<b>Number of Exclusions</b> 3 exclusions or less	✓	✓	✗	✓
<b>Own Occupation</b> Own Occupation definition of disability throughout available	✓	✓	✓	✓
<b>Helplines Available</b> Helpline offered as part of the policy	✓	✓	✓	✓
<b>Benefit Based on Income</b> Benefit limit is not based on income	✓	✓	✓	✓

Source: Defaqto, information sourced Nov 2015

## Additional benefits

<b>Automatic medical evidence limits</b> Automatic evidence not required for customers under 42	✓	✓	✓	✗
<b>Waiver of premium</b> Included as standard	✓	✓	✓	✗
<b>Private prescription service</b> Free private prescription service offered as part of the policy	✓	✗	✗	✗

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Protect tomorrow today.

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.

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