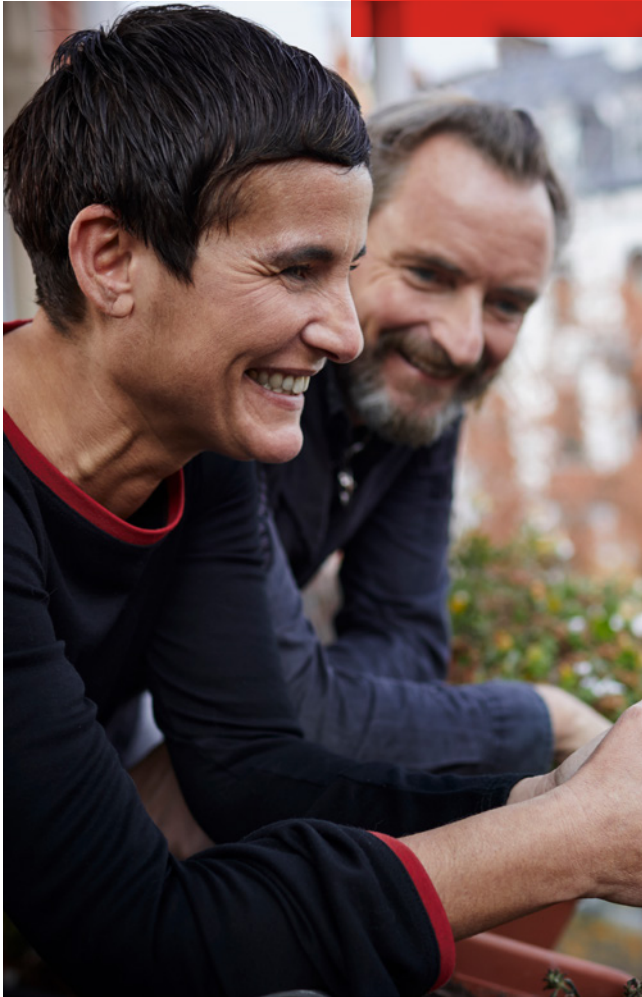


# Income Protection

Supporting your  
income and wellbeing



# What's inside

- 4 Income protection in a nutshell
- 6 Why it's important
- 8 Why choose us?
- 16 What our plans offer
- 18 Helping you get back to work



# Income protection in a nutshell

What would you do if you couldn't work due to a long-term illness or injury? How would you feed your family, pay the bills, cover the rent, mortgage – and everything in-between?

That's where our income protection can help. Not only does it provide you with an income if you can't work, it also offers a range of services to help get you back to work.

**Simply put, it supports your income and your wellbeing.**



## How it makes a difference

- Provides you with a regular monthly benefit if you can't work due to incapacity caused by illness or injury
- Pays out until you return to work, retire, die, have reached the end of the benefit payment period (if Low Cost Option selected at outset) or your plan ends.
- Allows you to claim a number of times, depending on the policy chosen
- Gives you access to experienced rehabilitation specialists helping to get you back to work

### Speak to your adviser about:

- When the benefit starts, and how its worked out
- How you get paid, and when you need to contact us to make a claim
- The additional benefits included at no extra cost
- Our flexible cover options and choice of deferred periods
- Wellbeing Support provided by RedArc Assured Limited, and Rehabilitation Support Service, included as standard

Please remember, this plan does not include unemployment cover therefore will not pay out if you become unemployed.

# Why it's important

More people are finding themselves off work due to illness or injury. Each year, 1.8 million workers are suffering from work-related ill health.<sup>1</sup>

And it's not just about being off work, it's the length of absence that can really impact your finances. On average, a UK employee has enough savings to last just 19 days if their income stopped.<sup>2</sup> How would you cope financially if it happened to you?



## Did you know?

The average age of our income protection claimant in 2023 was 41, the youngest was 19 years old<sup>3</sup>

Sources: <sup>1</sup> HSE.gov.uk 2023; <sup>2</sup> Legal & General Deadline to Breadline 2022; <sup>3</sup> Legal & General Claims 2023



## “But I’ve already got insurance.”

We all know it's important to cover the things that mean a lot to us, like our house, car and even our phone. But what pays for all these things is our income, so doesn't it make sense to cover that too?

You also might think that because you have life insurance or critical illness cover you don't need income protection. But in fact, income protection fills a gap that the other two don't offer. Take a look at the table below to see how each one covers you.

Life Insurance	Critical Illness Cover	Income Protection
Designed to pay out a cash lump sum if you die while covered by the policy. You can add Critical Illness Cover for an additional cost from the start for extra peace of mind.	Designed to pay out a cash lump sum should you be diagnosed with a critical illness covered by the plan. Helps protect against the financial impact of a critical illness, such as cancer*, stroke, heart attack or multiple sclerosis.	Designed to pay you a monthly benefit if you're unable to work because of illness or injury. Offers a range of services that can help with mental and physical health problems, assisting your return to work.

\*Not all types of cancer are covered under critical illness plans.



# Why choose us?



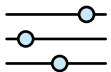
We do more than just pay you a monthly benefit, we also offer specialist advice and support to help you get back to work.



We provide a range of cover options that can adapt with your changing lifestyle and needs.



In 2023 we paid out 80%\* on income protection claims.



You can tailor your policy and its cost to suit your needs. Terms and conditions apply.



If you need to make a claim, we're here to help you every step of the way.



We've been helping customers like you for over 180 years – so you can rely on us.



\*New claims admitted in 2023 and those already being paid before Jan 2023 that continued to be paid.



# Don't take our word for it

You might think it won't happen, but you'd be surprised how many people are affected by an illness or injury, and how it could impact the way you work. See how we've helped our customers get back on track.



## Did you know?

60% of householders have less than £5k in savings. 16% have no savings at all.

*Deadline to Breadline Report 2022*



# Supporting Idris through tough times

Mental health issues can come out of nowhere. One minute you can be feeling ok, the next your whole world is tumbling down. That's exactly what happened to Idris.

He was suffering with mental health due to a dispute with his manager. He'd been having counselling sessions through his Employee Assistance Programme, but they were coming to end, and his symptoms hadn't improved.

Idris had income protection from Legal & General, so we referred him to our rehabilitation team to help him

get back to work in a positive state of mind. He wanted to work towards a better relationship with his manager. They worked with him to create a relapse prevention plan, reducing the likelihood of future absences.

Thanks to our specialist teams, Idris had quick access to expert treatment and felt well enough to return to work.



Some details have been changed to protect the customer's privacy.

# Helping Amy get back on her feet

Following treatment for cancer in 2016, Amy still couldn't return to work due to the physical symptoms she was experiencing. What's more, during this time she had a baby, but wasn't allowed to take any strong medication to ease her pain.

She was referred to our rehabilitation team to see if they could help. They recommended Amy see her GP to discuss pain relief and antidepressant medication.

Throughout the whole process, a Rehabilitation Specialist kept in touch with Amy to monitor her progress and give advice.

After three months, Amy found successful ways to manage her pain levels so she could get on with life and follow her dream of becoming a nursery nurse.



Some details have been changed to protect the customer's privacy.



# Everyone is different, and we all have different needs

At Legal & General, we understand that everyone is different. That's why our plans have been designed to fit with your needs.

We don't just offer one type of income protection, you can choose from our Income Protection Benefit, or Low Start Income Protection.

The plans are designed to pay a monthly benefit that can be used towards paying your everyday living expenses - from covering the rent to sorting out bills.



## Income Protection Benefit

The premium remains unchanged during the length of your policy unless you make any changes.



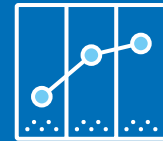
## Low Start Income Protection

Shares many of the same features as our Income Protection Benefit, but your premiums will increase each year in line with your age.

## What our plans offer

When you arrange your plan, you can choose one of the following to suit your needs. We also offer a choice of deferred periods.

Your adviser can help you choose the maximum monthly benefit and the right options to suit you.



### Increasing income protection

Our increasing plans are designed to protect your monthly benefit against inflation.



### Low Cost option

This option provides a way of keeping your premiums down by limiting the length of time your monthly benefit can be paid for each valid claim. Not available with stepped benefit.



### Stepped Benefit

Allows you to choose two deferred periods, and two different monthly benefits, all within one plan. Particularly useful for those with company sick pay schemes. Not available with Low Cost plans.

As with all insurance policies, limitations and exclusions apply. For example, these plans do not include unemployment cover therefore will not pay out if you become unemployed.

Tax laws may change which could affect the monthly benefit our plans pay out. The monthly benefit may affect your claim to some means-tested state benefits. Your entitlement to employment related non-means tested state benefits (such as contributory Employment and Support Allowance) shouldn't be affected. However, state benefit rules may change.

# Helping you get back to work

Our income protection goes further than just providing you with a monthly benefit, it can also help with maintaining good health and wellbeing.

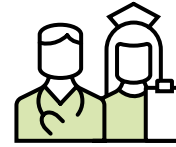
We have a range of services that can support your mental and physical health problems – at no extra cost. So you can get back to work quicker and get on with your life.



## Did you know?

Our top 3 claim causes for the reasons being off work in 2023 was musculoskeletal, cancer, followed by mental health.

*Legal & General Claims 2023*



## Rehabilitation Support Service

Whether your problem is physical or mental health related, our service gives you access to early intervention treatments and a team of clinical healthcare experts.

It's there to give you the peace of mind that you're supported through an injury or illness that has the potential to keep you off work for an extended period of time.



## Wellbeing Support

We want to look after your wellbeing. That's why we've partnered with RedArc and their registered nurses. Available from the day you take out your policy.



## Care Concierge

Care Concierge is a free service which gives you and your loved ones access to a confidential telephone advisory service to help you understand, find and fund later life care most suitable to your needs.

## Our experienced rehabilitation team can:

- Assess your needs if you've been absent from work in the early stages of the claim
- Provide a more in-depth assessment, if needed, typically done over the phone
- Give you ongoing support for your claim, helping you understand what treatments and/or self-help measures are available

**Their dedicated specialist nurses** can help if you're suffering with mental health issues, or even provide a second medical opinion if you're dealing with a serious illness. Wellbeing Support is provided by RedArc Assured Limited.

**Our team have extensive knowledge** of the care industry and are entirely impartial. Whether you have an immediate need for care, are doing some research or would just like an informal chat, our care experts are there to support.

**Speak to your adviser  
to find out how  
income protection  
could work for you.**

Legal & General Assurance Society Limited.  
Registered in England and Wales No. 00166055. Registered office: One Coleman Street, London  
EC2R 5AA. We are authorised by the Prudential Regulation Authority and regulated by the  
Financial Conduct Authority and the Prudential Regulation Authority

1164-7 05/24

