



Target Market and Fair Value

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Life Insurance

The cover is designed for clients who want to provide financial support to their dependants if the client dies or becomes terminally ill while covered by the policy.

The cash sum can be used to contribute towards paying back a debt, like a mortgage or loan, or help provide financial support to your client's family.

Cover can also be taken out for business purposes - to provide a lump sum if a key person dies or is diagnosed with a terminal illness (where the illness is expected to lead to death within 12 months). The cash sum could help purchase shares owned by a director or partner or cover interest payments on a business loan.

Optional Benefit

Waiver of Premium – suitable for clients who want to ensure that the premiums continue to be paid if they are seriously ill or unable to work for more than six months. Not suitable for clients who can not afford the additional premiums.

Offers fair value and is suitable for clients who:

- ✓ Are a UK resident and meet the eligibility criteria.
- ✓ Have dependants and little or no access to funds elsewhere if they were to die.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the monthly premiums.
- ✓ Want level, increasing or decreasing cover.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Have no dependants and reasonable access to funds elsewhere if they were to die.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the monthly premiums.
- ✗ Want a monthly benefit rather than a lump sum payout.



Increasing Life

The cover is designed for clients who want to provide financial support to their dependants, protected against inflation, if the client dies or becomes terminally ill while covered by the policy.

It can be used to contribute towards paying back a debt, like a mortgage or loan, or help provide financial support to your client's family.

Cover can also be taken out for business purposes - to provide a lump sum if a key person dies or is diagnosed with a terminal illness (where the illness is expected to lead to death within 12 months). The cash sum could help purchase shares owned by a director or partner or cover interest payments on a business loan.

Optional Benefit

Waiver of Premium – suitable for clients who want to ensure that the premiums continue to be paid if they are seriously ill or unable to work for more than six months. Not suitable for clients who can not afford the additional premiums.

Offers fair value and is suitable for clients who:

- ✓ Are a UK resident and meet the eligibility criteria.
- ✓ Have a need for life cover because they have dependants and little or no access to funds elsewhere if they were to die.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the monthly premiums.
- ✓ Want increasing cover.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Have no need for life cover because they have no dependants and reasonable access to funds elsewhere if they were to die.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the monthly premiums.
- ✗ Want a monthly benefit rather than a lump sum payout.



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Decreasing Life

The cover is designed for clients who want to provide financial support to their dependants if they die or become terminally ill.

It can be used to contribute towards paying back a debt, like a repayment mortgage or loan.

Cover can also be taken out for business purposes - to provide a lump sum if a key person dies or is diagnosed with a terminal illness (where the illness is expected to lead to death within 12 months). The cash sum could be used to help pay off a business loan.

Optional Benefit

Waiver of Premium – suitable for clients who want to ensure that the premiums continue to be paid if they are seriously ill or unable to work for more than six months. Not suitable for clients who can not afford the additional premiums.

Offers fair value and is suitable for clients who:

- ✓ Are a UK resident and meet the eligibility criteria.
- ✓ Have a need for decreasing life insurance because they have dependants and little or no access to funds elsewhere if they were to die.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the monthly premiums.
- ✓ Want decreasing cover.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Have no need for life cover because they have no dependants and reasonable access to funds elsewhere if they were to die.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the monthly premiums.
- ✗ Want a monthly benefit rather than a lump sum payout



Family and Personal Income Plan

The cover is designed for clients who want to provide a monthly benefit to their dependants if the client dies, becomes terminally ill and life expectancy is less than 12 months, or is diagnosed with a specified critical illness (if the option of either Critical Illness Cover or Critical Illness Extra is chosen) while covered by the policy.

Critical Illness Extra provides financial support for a greater number of critical illness and medical procedures than Critical Illness Cover.

If chosen Critical Illness Cover and Critical Illness Extra include Children's Critical Illness which is suitable for clients who want to help provide financial support in case their children, that they have now or in the future, are diagnosed with or undergo a medical procedure for one of the specified critical illnesses we cover.

It can be used to pay for day to day living expenses, cover the cost of mortgage payments or school fees and child maintenance payments.

Optional Benefits

Waiver of Premium – suitable for clients who want to ensure that the premiums continue to be paid if they are seriously ill or unable to work for more than six months. Not suitable for clients who can not afford the additional premiums.

Children's Critical Illness Extra (only available if Critical Illness Cover or Critical Illness Extra is chosen) – suitable for clients who want financial support if their children, that they have now or in the future, are diagnosed with or undergo medical procedures for one of an increased number of specific critical illnesses. Not suitable for clients who have no children under the age of 22, or are unlikely to have children.

Offers fair value and is suitable for clients who:

- ✓ Are a UK resident and meet the eligibility criteria.
- ✓ Have a need for a monthly benefit because they have dependants and little or no access to funds elsewhere if they were to die or suffer from one of the critical illnesses covered.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the monthly premiums and any annual increases.
- ✓ Want level or increasing cover.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Have no need for a monthly benefit because they have no dependants and reasonable access to funds elsewhere if they were to die or suffer from one of the critical illnesses covered.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the monthly premiums.
- ✗ Want a lump sum payout rather than a monthly benefit.



Whole of Life Protection Plan

The cover is designed for clients who want to provide financial support to their dependants when the client dies.

It can be used to cover an expected IHT bill, cover the costs of funeral expenses or provide financial support to your client's dependants.

Cover can also be taken out for business purposes - to provide a lump sum if a key person dies, to purchase shares owned by a director or partner or cover payments on a business loan.

Due to the complexity of this product, we believe this product needs to be sold as an advised sale.

Optional Benefit

Waiver of Premium – suitable for clients who want to ensure that the premiums continue to be paid if they are seriously ill or unable to work for more than six months. Not suitable for clients who can not afford the additional premiums.

Offers fair value and is suitable for clients who:

- ✓ Are a UK resident and meet the eligibility criteria.
- ✓ Want their cover to remain in place for the rest of their life and are happy to pay premiums until they die.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the monthly premiums.

For family protection:

- ✓ Have dependants and little or no access to funds elsewhere if they were to die.

For Inheritance Tax (IHT):

- ✓ Have a potential Inheritance Tax liability.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Only need cover for a fixed time and want their premiums reviewed.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the monthly premiums.
- ✗ Want a monthly benefit rather than a lump sum payout.

For family protection:

- ✗ Have no dependants and access to funds elsewhere if they were to die.

For Inheritance Tax (IHT):

- ✗ Do not have a potential Inheritance Tax liability.



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Critical Illness Cover and Critical Illness Extra

Suitable for clients who want to help provide financial support for their dependants if the client is diagnosed with or undergo a medical procedure for one of the specified critical illnesses we cover. Critical Illness Extra provides financial support for a greater number of critical illnesses and medical procedures than Critical Illness Cover.

Critical Illness Cover and Critical Illness Extra include Children's Critical Illness which is suitable for clients who want to help provide financial support in case their children, that they have now or in the future, are diagnosed with or undergo a medical procedure for one of the specified critical illnesses we cover.

Reviewable Critical Illness Cover and Critical Illness Extra needs to be sold as an advised sale, due to the complexity of the premium reviews. It is suitable for people who want a premium that is aligned with the performance of the insurance product and understand that this could stay the same, go up, or go down when the premium is reviewed every five years.

Optional Benefits

Waiver of Premium – suitable for clients who want to ensure that the premiums continue to be paid if they are seriously ill or unable to work for more than six months. Not suitable for clients who can not afford the additional premiums.

Children's Critical Illness Extra (only available if Critical Illness Cover or Critical Illness Extra is chosen) – suitable for clients who want financial support if their children, that they have now or in the future, are diagnosed with or undergo medical procedures for one of an increased number of specific critical illnesses. Not suitable for clients who have no children under the age of 22, or are unlikely to have children.

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Critical Illness Cover and Critical Illness Extra

Offers fair value and is suitable for clients who:

- ✓ Are a UK resident and meet the eligibility criteria.
- ✓ Have a need for critical illness cover because they have dependants and little or no access to funds elsewhere if they were to suffer from one of the critical illnesses covered.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the monthly premiums.
- ✓ Want level or increasing cover (or decreasing cover if Decreasing Life Insurance chosen).

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Have no need for critical illness cover because they have no dependants and reasonable access to funds elsewhere if they were to suffer from one of the critical illnesses covered.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the monthly premiums.

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Income Protection Benefit

The cover is designed for clients who want to provide financial support against a loss of income if the client becomes unable to work due to illness or incapacity while covered by the plan.

The benefit can be used towards paying your client's everyday living expenses, for example to help cover the cost of mortgage payments or school fees and child maintenance payments.

Cover cannot be taken out for business protection purposes.

Due to the complexity of this product, we believe this product needs to be sold as an advised sale.

Offers fair value and is suitable for clients who:

- ✓ Are a UK resident and meet the eligibility criteria.
- ✓ Have a need for a monthly benefit because they have dependants and little or no access to funds elsewhere if they were unable to work due to illness or injury.
- ✓ Have been registered with a GP in the United Kingdom for at least the last two years.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the premiums.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Have no need for a monthly benefit because they have no dependants and reasonable access to funds elsewhere if they were unable to work due to illness or injury.
- ✗ Have not been registered with a GP in the United Kingdom for at least the last two years.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the premiums.
- ✗ Want a lump sum payout rather than a monthly benefit.



Low Start Income Protection

The cover is designed for clients who want to provide financial support against a loss of income if the client becomes unable to work due to illness or incapacity while covered by the plan.

The benefit can be used towards paying your client's everyday living expenses, for example to help cover the cost of mortgage payments or school fees and child maintenance payments.

Cover cannot be taken out for business protection purposes.

Due to the complexity of this product, we believe this product needs to be sold as an advised sale.

Offers fair value and is suitable for clients who:

- ✓ Are UK resident and meet the eligibility criteria.
- ✓ Have a need for a monthly benefit because they have dependants and little or no access to funds elsewhere if they were unable to work due to illness or injury.
- ✓ Have been registered with a GP in the United Kingdom for at least the last two years.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the premiums.
- ✓ Want premiums that start low and increase over the term of the policy.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Have no need for a monthly benefit because they have no dependants and reasonable access to funds elsewhere if they were unable to work due to illness or injury.
- ✗ Haven't been registered with a GP in the United Kingdom for at least the last two years.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the premiums.
- ✗ Want a lump sum payout rather than a monthly benefit.



Rental Life Insurance

The cover is designed for clients who rent and need a policy that provides a monthly benefit, helping to give financial support to their dependants (for example, to help pay the rent) if the client dies or becomes terminally ill (when life expectancy is less than 12 months) while covered by the policy.

Optional Benefit

Waiver of Premium – suitable for clients who want to ensure that the premiums continue to be paid if they are seriously ill or unable to work for more than six months. Not suitable for clients who can not afford the additional premiums.

Offers fair value and is suitable for clients who:

- ✓ Are a UK resident and meet the eligibility criteria.
- ✓ Have need of a monthly benefit because they have dependants and little or no access to funds elsewhere if they were to die.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the monthly premiums.
- ✓ Want level or increasing cover.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Have no need for a monthly benefit because they have no dependants and reasonable access to funds elsewhere if they were to die.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the monthly premiums.
- ✗ Want a lump sum payout rather than a monthly benefit.



Rental Income Protection Benefit

The cover is designed for clients who want to provide financial support against a loss of income if the client becomes unable to work due to illness or incapacity while covered by the plan.

The benefit can be used towards paying your client's everyday living expenses, for example to help cover the cost of their rent.

Cover cannot be taken out for business protection purposes.

Due to the complexity of this product, we believe this product needs to be sold as an advised sale

Offers fair value and is suitable for clients who:

- ✓ Are UK resident and meet the eligibility criteria.
- ✓ Have a need for a monthly benefit because they have dependants and little or no access to funds elsewhere if they were unable to work due to illness or injury.
- ✓ Have been registered with a GP in the United Kingdom for at least the last two years.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the premiums.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Have no need for a monthly benefit because they have no dependants and reasonable access to funds elsewhere if they were unable to work due to illness or injury.
- ✗ Have not been registered with a GP in the United Kingdom for at least the last two years.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the premiums.
- ✗ Want a lump sum payout rather than a monthly benefit.



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Rental Life Insurance with Critical Illness Cover

The cover is designed for clients who rent and need a policy that provides a monthly benefit, helping to give financial support to their dependants if the client dies, becomes terminally ill (when life expectancy is less than 12 months) or is diagnosed with a specified critical illness while covered by the policy.

This cover includes Children's Critical Illness which is suitable for clients who want to help provide financial support in case their children, that they have now or in the future, are diagnosed with or undergo a medical procedure for one of the specified critical illnesses we cover.

Reviewable Critical Illness Cover needs to be sold as an advised sale, due to the complexity of the premium reviews. It is suitable for people who want a premium that is aligned with the performance of the insurance product and understand that this could stay the same, go up, or go down when the premium is reviewed every five years.

Optional Benefit

Waiver of Premium – suitable for clients who want to ensure that the premiums continue to be paid if they are seriously ill or unable to work for more than six months. Not suitable for clients who can not afford the additional premiums.

Offers fair value and is suitable for clients who:

- ✓ Are UK resident and meet the eligibility criteria.
- ✓ Have a need for a monthly benefit because they have dependants and little or no access to funds elsewhere if they were to die or suffer from one of the critical illnesses covered.
- ✓ Can be covered by our underwriting process.
- ✓ Want level or increasing cover.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Have no need for a monthly benefit because they have no dependants and reasonable access to funds elsewhere if they were to suffer from one of the critical illnesses covered.
- ✗ Cannot afford the monthly premiums.
- ✗ Want a lump sum payout rather than a monthly benefit.



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Executive Income Protection

The cover is designed for small to medium sized businesses looking to provide extended sickness and incapacity benefit in a tax-efficient way. The cover can also help meet the ongoing costs of providing Employee Pension Contributions and/or Employer National Insurance contributions during the employees incapacity if Additional Cover is chosen for an additional cost.

Due to the complexity of this product, we believe this product needs to be sold as an advised sale.

Offers fair value and is suitable for clients who:

- ✓ Are a UK resident and meet the eligibility criteria.
- ✓ Have a need for a monthly benefit because they have dependants and little or no access to funds elsewhere if they were unable to work.
- ✓ Have been registered with a GP in the United Kingdom for at least the last two years.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the premiums.
- ✓ Their employee works for at least 16 hours a week.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Have no need for a monthly benefit because they have no dependants and reasonable access to funds elsewhere if they were unable to work.
- ✗ Have not been registered with a GP in the United Kingdom for at least the last two years.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the premiums.
- ✗ Require a lump sum payout rather than a monthly benefit.
- ✗ Not suitable for equity partners, members of LLP's or Sole Traders.
- ✗ Their employee works less than 16 hours a week.



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The cover is designed for small businesses who want to safeguard a business against the financial effects of death, terminal illness (when life expectancy is less than 12 months), or critical illness (if the option of either Critical Illness Cover or Critical Illness Extra is chosen) of a key person while the plan is in place.

Critical Illness Extra provides financial support for a greater number of critical illnesses and medical procedures than Critical Illness Cover.

Due to the complexity of this product, we believe this product needs to be sold as an advised sale.

Optional Benefit

Waiver of Premium – suitable for clients who want to ensure that the premiums continue to be paid if they are seriously ill or unable to work for more than six months. Not suitable for clients who can not afford the additional premiums.

Offers fair value and is suitable for clients who:

- ✓ Are a UK resident and meet the eligibility criteria.
- ✓ Have a need for a lump sum benefit to protect against financial loss caused by the death or diagnosis of a terminal illness or critical illness (if chosen) of a key person.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the premiums.
- ✓ Want to provide a level or increasing amount of cover.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Have no need for a lump sum benefit to protect against financial loss caused by the death or diagnosis of a terminal illness or critical illness (if chosen) of a key person.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the premiums.
- ✗ Want to provide a monthly benefit.



Key Person Income Protection

The cover is designed for small to medium sized businesses looking to provide financial support in the event of the illness or injury of a key employee to meet; the additional cost of hiring a temporary replacement employee, or a reduction in gross profit, or ongoing repayments of a business mortgage or loan.

Due to the complexity of this product, we believe this product needs to be sold as an advised sale.

Offers fair value and is suitable for clients who:

- ✓ Their key employee works for at least 16 hours a week.
- ✓ Are a business registered in the UK.
- ✓ Can identify key employees and able to quantify the financial impact on the business of the key employee's absence from work due to illness or incapacity.
- ✓ Have a need for an additional source of income rather than a lump sum that is paid in the event of long-term work absence following illness or injury rather than on diagnosis of a critical illness event.
- ✓ Their key employee has been registered with a GP in the United Kingdom for at least the last two years.
- ✓ Their key employee can be covered by our underwriting process.
- ✓ Their key employee is a UK resident.

Will not offer fair value and is not suitable for clients who:

- ✗ Their key employee works less than 16 hours a week.
- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Are not a business registered in the UK.
- ✗ Cannot identify key employees and are unable to quantify the financial impact on the business of an employee's absence from work due to illness or incapacity.
- ✗ Have a need for a lump sum to be paid on diagnosis of a critical illness event rather than an additional source of income in the event of long-term work absence following illness or injury.
- ✗ Their key employee hasn't been registered with a GP in the United Kingdom for at least the last two years.
- ✗ Their key employee cannot be covered by our underwriting process.
- ✗ Their key employee is not a UK resident.



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The cover is designed for small businesses who want to safeguard a business against the financial effects of death, terminal illness (when life expectancy is less than 12 months), or critical illness (if the option of either Critical Illness Cover or Critical Illness Extra is chosen) of a key person while the plan is in place.

Critical Illness Extra provides financial support for a greater number of critical illnesses and medical procedures than Critical Illness Cover.

Due to the complexity of this product, we believe this product needs to be sold as an advised sale.

Optional Benefit

Waiver of Premium – suitable for clients who want to ensure that the premiums continue to be paid if they are seriously ill or unable to work for more than six months. Not suitable for clients who can not afford the additional premiums.

Offers fair value and is suitable for clients who:

- ✓ Are a UK resident and meet the eligibility criteria.
- ✓ Have a need for a lump sum benefit to protect against financial loss caused by the death or diagnosis of a terminal illness or critical illness (if chosen) of a business owner.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the premiums.
- ✓ Want to provide a level or increasing amount of cover.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Have no need for a lump sum benefit to protect against financial loss caused by the death or diagnosis of a terminal illness or critical illness (if chosen) of a business owner.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the premiums.
- ✗ Want to provide a monthly benefit.



Business Loan Protection

The cover is designed for owners and directors of small businesses who want to safeguard a business against the financial effects of death, terminal illness (when life expectancy is less than 12 months), or critical illness (if the option of either Critical Illness Cover or Critical Illness Extra is chosen) of loan guarantor while the plan is in place.

Critical Illness Extra provides financial support for a greater number of critical illnesses and medical procedures than Critical Illness Cover.

Due to the complexity of this product, we believe this product needs to be sold as an advised sale.

Optional Benefit

Waiver of Premium – suitable for clients who want to ensure that the premiums continue to be paid if they are seriously ill or unable to work for more than six months. Not suitable for clients who can not afford the additional premiums.

Offers fair value and is suitable for clients who:

- ✓ Are a UK resident and meet the eligibility criteria.
- ✓ Have a need for a lump sum benefit to protect against financial loss caused by the death or diagnosis of a terminal illness or critical illness (if chosen) of a loan guarantor.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the premiums.
- ✓ Want to provide a level, increasing or decreasing amount of cover.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Have no need for a lump sum benefit to protect against financial loss caused by the death or diagnosis of a terminal illness or critical illness (if chosen) of a loan guarantor.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the premiums.
- ✗ Want to provide a monthly benefit.



Relevant Life Plan

The cover is designed for small businesses looking to provide a lump sum benefit for their employees, in a tax-efficient way, which is placed in Trust with the employee's family and dependants or a charity as beneficiaries.

Due to the complexity of this product, we believe this product needs to be sold as an advised sale.

Optional Benefit

Waiver of Premium – suitable for clients who want to ensure that the premiums continue to be paid if they are seriously ill or unable to work for more than six months. Not suitable for clients who can not afford the additional premiums.

Offers fair value and is suitable for clients who:

- ✓ Meet the eligibility criteria.
- ✓ Have a need for a lump sum benefit because they want to provide a lump sum in the event of death or terminal illness and are unable to offer a group scheme.
- ✓ Can be covered by our underwriting process.
- ✓ Can afford the premiums.
- ✓ Are UK resident employees including company directors (on PAYE) and salaried partners.
- ✓ Want to provide a level or increasing amount of cover.
- ✓ Have an employee who may exceed their pension lifetime allowance.

Will not offer fair value and is not suitable for clients who:

- ✗ Not a UK resident and do not meet the eligibility criteria.
- ✗ Do not wish to provide an individual lump sum benefit or can provide the same benefit through a group scheme.
- ✗ Cannot be covered by our underwriting process.
- ✗ Cannot afford the premiums.
- ✗ Want to provide a monthly benefit or a decreasing benefit.
- ✗ Equity partners, members of an LLP and sole traders (as owners of their own business).