



Further to recent communications I'm excited to tell you that the **launch for our new Short Term Benefit option on My Earnings Protected is scheduled for Tuesday 20th June!** Just next week. There is a countdown running on our website and you may start seeing some of our teaser campaign activity online. In the meantime, I thought it worth sharing a few extra details.

How it will look on Portals

Although it is a new option within our existing My Earnings Protected product you will see additional quote returns on the portals.

On iPipeline Solution Builder our product returns are shown below. The (2 year) after the product name reflects the new Short Term Benefit Option where there is both 'level' and 'annual escalating' (age banded) options.

Quote Results 5		Providers Not Quoting 0				
Premium Types		Age Banded		Payment Period		
<input checked="" type="checkbox"/> All	<input type="checkbox"/> Guaranteed Only	<input type="checkbox"/> Reviewable Only	<input checked="" type="checkbox"/> All	<input type="checkbox"/> Age Banded Only	<input type="checkbox"/> Not Age Banded	<input type="checkbox"/> Limited Payment Period Only
		<input checked="" type="checkbox"/> Guaranteed	<input checked="" type="checkbox"/> Limited payment period	<input checked="" type="checkbox"/> Age banded		
Cirencester Friendly My Earnings Protected – Guaranteed Annual Escalating (2 year)						
		<input checked="" type="checkbox"/> Guaranteed	<input checked="" type="checkbox"/> Age banded			
Cirencester Friendly Income Assured Enhanced (Pure)						
		<input checked="" type="checkbox"/> Guaranteed	<input checked="" type="checkbox"/> Age banded			
Cirencester Friendly My Earnings Protected – Guaranteed Annual Escalating (Full Term)						
		<input checked="" type="checkbox"/> Guaranteed	<input checked="" type="checkbox"/> Age banded			
Cirencester Friendly Income Assured Enhanced (Holloway)						
		<input checked="" type="checkbox"/> Guaranteed	<input checked="" type="checkbox"/> Limited payment period			
Cirencester Friendly My Earnings Protected - Guaranteed Level (2 year)						
		<input checked="" type="checkbox"/> Guaranteed				
Cirencester Friendly My Earnings Protected - Guaranteed Level (Full Term)						

On Iress (The Exchange) for both 'level' and 'escalating' (age-costed) options you will see this new return:

1. My Earnings Protected (2 year)

In order to differentiate, the current full-term version of the product will appear as:

2. My Earnings Protected (Full-term)

New exclusions

It is also worth noting that at the same time as launching this product we are introducing a motorsport exclusion across both of our IP contracts, so people that participate in regular motorsport activities as a hobby will no longer be able to take out either our My Earnings Protected (short or long-term benefit) or our Income Assured Enhanced contracts. Having reviewed our exposure in this area and the risk profile it is a necessary step to take to ensure the right balance of business and we wanted to let you know. We will also be communicating this to those advisers most affected.