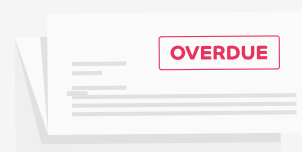


Why income protection matters even with workplace sick pay

Workplace sick pay may not last long, but conditions that stop people working often do! If your client thinks that their workplace sick pay means they don't need Income Protection, here's what they might not have thought of...

What happens when their sick pay runs out?

- **Sick Pay Only Lasts So Long:** Most employers only offer sick pay for a few weeks or months. After that, your client could find themselves relying on Statutory Sick Pay (SSP), which is £118.75 a week for up to 28 weeks. Is that enough to cover their mortgage, bills, and day-to-day expenses?
- **State Benefits Are Hard to Rely On:** State support can be tricky to access, slow to arrive, and not enough to live on. On average, it won't cover much more than the bare essentials.



Impact without income protection

When workplace sick pay stops, life doesn't and your client may need to make tough choices:



Borrow?

Loans, credit cards, and overdrafts might be able to plug the gap, but they could lead to unmanageable debt.



Sell their home?

Imagine your client having to sell their home just to get by. It's a last resort that no one wants to face.



Use savings?

Most savings are for life's big goals, like a holiday or a house deposit, not for everyday expenses.



Cut back?

Stop spending on things like food, heating or travel. Not realistic when life still has to carry on.

How income protection fills the gap

For adviser use only

Income protection is designed to work alongside workplace sick pay, stepping in when the sick pay ends.



Choice of when payments start: For example - If your client's employer offers 3 months' sick pay, they could choose to wait 13 weeks before their insurance payouts start. By timing the insurance to kick in when their sick pay ends, they'll have a steady income without any gaps.



Covers multiple claims: Workplace sick pay might run out after one or two incidents, but income protection pays out as many times as it's needed.



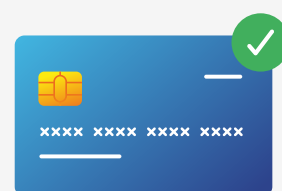
Moves with them: If your client changes jobs or goes self-employed, workplace sick pay stops. Income protection stays with them, providing long-term security wherever life takes them.



Get covered before it's too late: If your client develops an illness, down the line it could make it harder for them to get insured or become more expensive. Taking out insurance now locks in their protection while they're still healthy.

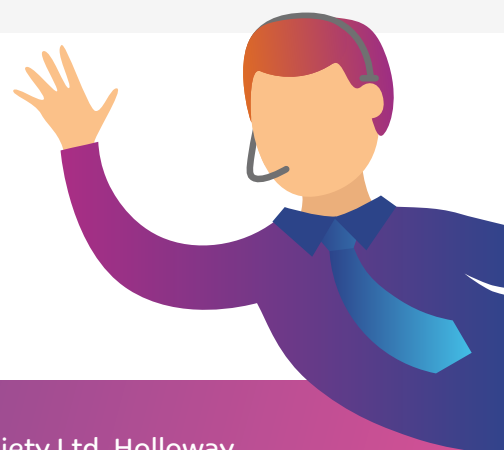
Help your clients stay in control

Workplace sick pay is a great start, but it's not the whole picture. **Income protection keeps the bills paid, the home safe and the pressure off**, for as long as it's needed.



Next steps

To find out more information call our Sales team on **0800 716 654** and they'll be happy to help you!



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