



## **Life happens. We've got you.**

Life has a way of keeping us all on our toes. One moment, everything's running smoothly, and the next – bam – a curveball comes flying in. It's Income Protection Action Week, the perfect time to talk about how My Sick Pay can help your clients. Our mission is simple: make sure everyone understands income protection and how it can protect them during life's sudden, unexpected changes.

Forget complicated insurance. My Sick Pay keeps it easy. One product, one set of terms and conditions and flexibility that works with your clients' lives.

### **They're in control.**

We give your clients real choices, so their cover truly works for them:

#### ***Your client can choose what they pay –***

- Age based starts low and increases over time – perfect for those clients who want a higher level of cover from the outset and are budget conscious.
- Level pricing stays the same, no matter your clients age – ideal if you want one predictable cost.

***Choose how long it pays out for*** – Your client can choose a claim payment period that lasts 12 months, 2 years, or right up until the age of 70.

***Choose a price type*** – go with guaranteed prices for certainty, or reviewable prices for more flexibility to stay in step with living costs.

No matter what your clients budget, there's a way to make it work.

### **We're more than just a policy.**

We believe that protection is more than just about money – it's about ongoing support when your client needs it most:

- ***24/7 GP access*** – Offering faster healthcare, your client can book appointments anytime, get prescriptions, referrals and fit notes without the wait.
- ***Medical second opinion*** – Peace of mind if a serious diagnosis leaves your client seeking confirmation.
- ***Care First*** – Confidential emotional and practical support for life's challenges, big or small – stress, anxiety, relationships, finances, bereavement, and more.

- ***Return-to-work support*** – If your client makes a claim, we'll help them get back on their feet and back to work, tailored to their situation.

All included at no extra cost.

**We speak their language.**

We know income protection can sound... well, insurance-y. That's why we've ditched the jargon. Our Everyday Language Guide makes talking about income protection easy. You won't hear us say "deferred period," "term," or "sum assured." Take a look at our My Sick Pay literature, we've scrapped the jargon and replaced it with everyday language. If a word only lives in the insurance world, we leave it out. Simple. When people get their options in simple terms, they feel confident making decisions. And that builds trust.

Questions on your mind? We'd love to talk it through. Reach out to our Business Development Team at 0800 716 654.