

More Certainty. More Choice. Introducing **guaranteed level premiums.**

We're pleased to introduce guaranteed level premiums to our Income Protection plan, giving your clients a choice between the certainty of fixed premiums, and the affordability of lower initial costs with our age-costed plan.

Whether your clients want long-term premium certainty or lower premiums upfront, you can now tailor our Income Protection cover to better suit their needs.

Guaranteed level premiums are available to quote today through iPipeline Solution Builder and directly via our [intermediary website.](#)

One product. Two premium options.**Guaranteed level cover**

Ideal for clients who value certainty and the reassurance that their premium will remain the same throughout the life of their plan

**Reviewable
age-costed cover**

Ideal for younger clients or those seeking shorter plan lengths, offering lower initial premiums while retaining the flexibility of future reviews

Why advisers choose our Income Protection plan

- Cover **up to 70% of income**
- **97% of claims paid in 2025**, compared with industry average of 79%*
- **Cover available for a wide range of medical conditions**, including Crohn's disease, diabetes, hepatitis and many mental health conditions
- Simplified application journey that can help **get clients covered in around 10 minutes** with no underwriting delays

*Association of British Insurers - Protection insurers pay out £7.84 billion in 2025 | ABI

Get a quote online via our website