

**DIFFERENT LIVES.
DIFFERENT PRIORITIES.
DIFFERENT FUTURES.**



Income protection conversations aren't one size fits all. Behind every income, there's a story worth protecting.



PLANNING AHEAD

Younger workers at the start of their careers often have little to no savings, variations of sick pay, and lots to plan for. It's important to make sure income protection is on their mind from the start.



THE SKILLS THAT EARN THE INCOME

Many people's ability to earn depends on physical work, specialist skills or high risk occupations. Income protection can provide a financial safety net if they're unable to work.



MORE RESPONSIBILITIES, GREATER COMMITMENTS

Mortgages, families, bills and everyday costs - when financial commitments grow, so does the need for protection. Because your income keeps everyday life on track.



CHOOSING TO RETIRE LATER

More people are choosing to work for longer, whether that's by choice, necessity or because they enjoy it. Protecting their income can be just as important later in their career.

Use these prompts to help you with the conversations that matter.

PLANNING AHEAD

- ☒ You might not have much to protect now, but what will you need to protect in the future?
- ☒ Income protection isn't just about critical illness. Did you know it can help if everyday conditions, like mental health or musculoskeletal conditions, stop you from working?

THE SKILLS THAT EARN THE INCOME

- ☒ If your physical ability, such as your hands, are your livelihood, what would happen if an injury stopped you from using them?
- ☒ If you insure the equipment you use to do your job, why not insure yourself too?

MORE RESPONSIBILITIES, GREATER COMMITMENTS

- ☒ How would you cover financial commitments like debt, your mortgage, or your family, if your income stopped?
- ☒ What are the things in life that depend most on your income?

CHOOSING TO RETIRE LATER

- ☒ You've worked hard to keep your options open later in life - what would happen if you had to stop working before you're ready?
- ☒ How important is it to you to be the one to decide when you stop earning a living?

WE'RE HERE TO HELP

Our **Sales Team** and **Adviser Services Team** are here to support you.



Talk to us on **0800 587 5098**.

