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Scottish Provident multi-benefit protection plan,  
receive 5 benefits for the cost of 2.\*

**You do the maths.**

Protect your clients with Scottish Provident's multi-benefit cover. For more information please speak to your sales consultant or call Salesline on **0845 300 0005** (option 2).

**[www.scotprovmultibenefits.co.uk](http://www.scotprovmultibenefits.co.uk)**

\*To receive the three extra benefits, income protection along with death or earlier critical illness or standalone critical illness cover of at least £25,000 must be taken on the same plan. The three extra benefits at no extra cost are children's income benefit, immediate cash benefit and children's critical illness benefit.



In an ideal world clients would be able to afford as much protection as they wanted. But few would describe current times as anything like ideal. This doesn't mean however that they have to make either/or decisions that can lead to them missing out on essential protection. Multi-benefit protection from Scottish Provident, could add up to the right solution for your client.

For more information on multi-benefit protection from Scottish Provident talk to your sales consultant today.

## Multi-benefit protection from Scottish Provident. You do the maths.

### 1. Flexible protection

With the Scottish Provident Self Assurance menu plan, your clients can mix and match their cover to suit their needs and budget. With access to life cover, income protection, critical illness cover, unemployment benefit and waiver of premium, you can recommend protection to cater for your clients' changing lifestyles. Self Assurance also allows your client to decide how they would like their benefit paid out. By mixing and matching their cover with a lump sum and regular income, your clients can achieve real benefits – and save money on their monthly premiums.

### 2. Extra benefits at no extra cost

When your client chooses a plan that includes income protection and critical illness cover (of at least £25,000) they will receive children's income benefit and immediate cash benefit at no extra cost. And what's more with any critical illness benefit your client will automatically receive children's critical illness benefit – again at no extra cost.

### 3. Savings on policy fees

When your client takes more than one benefit on the same plan, they will pay only a single policy fee. The example below shows a saving of more than £6 a month\*.

\* Based on female, non-smoker, 40 next birthday, 20-year term. Life cover £150k – level lump sum. Critical illness cover – £150k level lump sum, own occupation TPD. Income protection – £18k p.a., 26 wk deferred period. Waiver – 26 weeks. If all three benefits were taken individually the monthly premium would be £118.43. If all three benefits were taken on the one plan, the monthly premium would be £112.34, saving £6.09. Please remember the actual premium depends on individual circumstances. For full details, including any exclusions and limitations, and terms and conditions, please refer to our product guide.