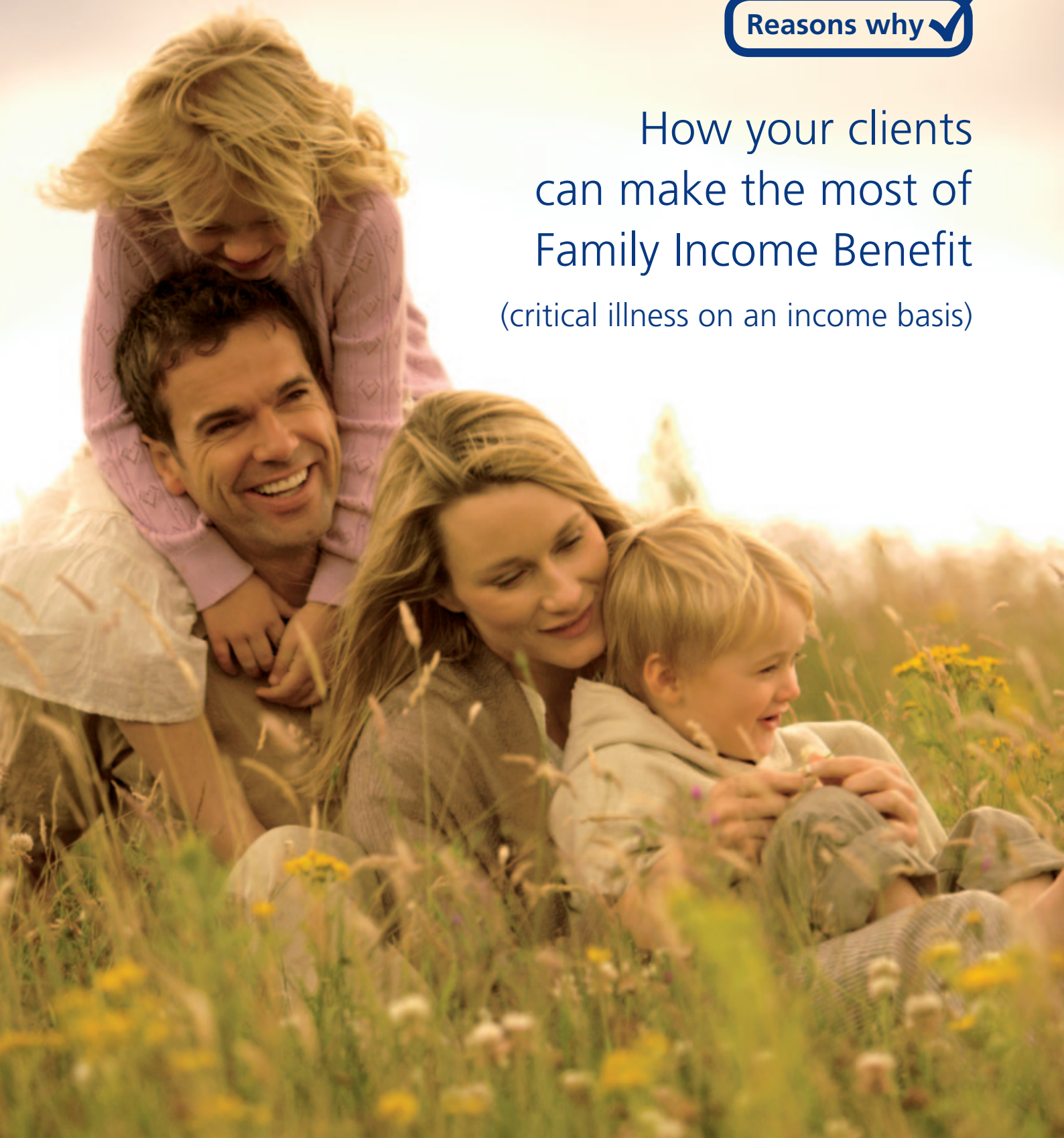


Reasons why ✓

How your clients
can make the most of
Family Income Benefit
(critical illness on an income basis)



By mixing and matching the cover with a lump sum and regular income, your clients can achieve real benefits

- Modern day costs such as maintenance payments for children and private school fees are made easier with a regular income
- Mortgage payments and other household bills are straightforward with a regular monthly income
- Cost conscious clients usually benefit from reduced premiums if they select income instead of, or as well as a lump sum
- Investments can be depleted in times of falling markets and low interest rates, if your clients rely on this as income to survive financially they should consider an alternative to fall back on if they become unwell
- Early retirement through ill health; your clients could protect their pension fund by underpinning it with a decreasing term critical illness plan
- One claim triggers both income and lump sum benefits
- Children's Critical Illness is added at no extra cost
- A lump sum payout to invest could bring its own worries, regular income avoids this
- Newly self-employed clients could use the regular income to soften the financial impact of any lost provisions like death in service benefit from their previous employer
- The income can be commuted to an equivalent lump sum if your client changes their mind when they claim.

If your client stops paying premiums they will not get anything back, their plan will stop and they will no longer be covered for their benefits. Their plan has no cash-in value either during or at the end of each benefit term. Full details of cover, limitations and terms and conditions can be found in the Scottish Provident Self Assurance Product Guide.

Talk to your Sales Consultant or contact a member of our Salesline Team on **0845 300 0005** (option 2) to find how much you could save your clients through Family Income Benefit.