

OPEN FOR BUSINESS



GUARDIAN 1821
LIFE. MADE BETTER.

OUR INCOME PROTECTION

IT DOES
EXACTLY

WHAT IT SAYS
ON THE TIN.

Our new Income Protection provides the ultimate cover for illness and injury.

Whether a client is employed or self-employed, it has all the options you need to tailor cover to their situation and budget.

And with our own job rather than own occupation definition, your clients benefit from a greater certainty of payout.

Read on to find out more.



THE KEY FEATURES

THE FEATURES YOU'D EXPECT, PLUS A FEW YOU WOULDN'T.



OWN JOB DEFINITION

We pay out if illness or injury prevents your client from doing their specific job, not just their generic occupation. It's a small difference in definition that provides greater certainty of a payout.



PREMIUM WAIVER INCLUDED

Premium Waiver has a 28-day deferred period as standard, regardless of your client's chosen Income Protection deferred period.



OPTIONAL CHILDREN'S CRITICAL ILLNESS COVER

You can add our optional Children's Critical Illness Protection to any adult cover, including stand-alone Income Protection.



WIDE CHOICE OF COVER OPTIONS

Choice of 2-year or full-term payment periods, and a choice of 4, 8, 13, 26 or 52-week deferred periods.



COVER UP TO 65% OF ANNUAL EARNINGS

Clients can cover a maximum of 65% of their annual earnings up to £60,000, 50% of annual earnings over £60,000 and up to £100,000, and 45% of annual earnings over £100,000.



MINIMUM COVER GUARANTEE

If, when your client claims, their earnings don't support the full cover amount, we'll apply our £1,500 Minimum Cover Guarantee.



ANNUAL STATEMENTS

Annual statements to remind your clients of the benefits of their policy and prompt them to let you know if their earnings change, so we can make sure their cover still meets their needs.



CHOICE OF PAYOUT DATE

Clients can choose to receive their claims payouts weekly or monthly, and they can choose which day of the week, or date of the month.



HALO CLAIMS SUPPORT

Income Protection policyholders can benefit from HALO support services as soon as they become too ill to work, regardless of their deferred period.

OUR FULL MENU

MIX AND MATCH.
ONE EASY APPLICATION.



With the launch of Income Protection, our full menu is now available on Protection Builder 2.0. So, you can combine covers and build the ultimate protection policy for every client.



OUR FULL MENU

ALL THE COVER YOU NEED. ALL IN ONE POLICY.



FULL PROTECTION MENU

Build a policy to meet your clients' needs with our stand-alone life, stand-alone critical illness, combined life and critical illness, income protection and optional children's critical illness covers.



UP TO 10 COVERS FOR EACH PERSON

Combine up to 10 covers for each person on a single policy, each with different cover types, amounts and terms.



CLIENT CONVENIENCE

With our protection menu, clients only need to complete one application, set up one direct debit, and in the event of a claim, deal with one provider.



DESIGNED TO PAY OUT

Our menu gives you the opportunity to combine multiple covers safe in the knowledge that our highly regarded critical illness, terminal illness and own job definitions sit at the heart of your client's menu policy.



DUAL LIFE APPROACH FOR COUPLES

Create dual life instead of joint life policies. That way both partners' cover is kept separate, so if one dies the other's cover remains in place.



PREMIUM WAIVER AS STANDARD

Premium Waiver comes as standard with every policy. And we not only waive premiums if your clients are too ill to work, we also waive them for up to 6 months for maternity/paternity leave or if they involuntarily lose their job.



UNDERWRITING EFFICIENCY

Protection Builder 2.0 presents you with a single question set that underwrites your clients for all products selected as part of the protection policy.



TOTAL FLEXIBILITY

With Protection Builder 2.0 you can edit and delete individual covers and correct and add underwriting disclosures post-decision.

INCOME PROTECTION THAT'S JUST THE JOB.

A key highlight of our Income Protection is our own job rather than the typical own occupation definition.

Most income protection policies pay out if a policyholder is too ill to carry out their occupation.

But job roles can differ greatly within occupations, so claims can be open to challenge.

That's why we pay out if a policyholder is too ill to do their actual job. This makes claims less open to interpretation, so policyholders have greater certainty of a payout.

If we're able to offer your clients cover, we'll cover them for their own job. What's more, unlike many providers, we don't offer clients terms with an activities of daily working definition, as this rarely results in a successful claim.



To find out more about how our own job definition works in practice, read our examples at:

adviser.guardian1821.co.uk



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