

Income Protection comparison guide

This sales aid shows you how the key features and benefits of YourLife Plan Income Protection from AIG compares with other providers' products.

	 AIG	AEGON	Aviva	The Exeter (Income One)	L&G	LV=	Vitality Life	Royal London	Zurich
Terms: Cover can be provided to age 70 or above	✓	✓	✓	✓	✓	✓	✓	✓	✗
Max annual benefit £150,000 or more	✓	✓	✓	✗	✓	✓	✓	✓	✗
Max annual benefit £20,000 if not in work at time of claim (also available for housepersons)	✓	✗	✗	✗	✓	✗	✗	✗	✗
No standard exclusions	✓	✓	✓	✓	✗	✓	✓	✗	✓
Own Occupation cover: At least 12 months Own Occupation cover for all policyholders who are full-time workers*	✓	✗	✓	✓	✓	✓	✓	✓	✓
Medical support from Best Doctors: Some insurers provide other support services. But only Best Doctors can be used at any time during the policy term by your client for them, their partner and any dependant children	✓	✗	✓	✗	✗	✗	✗	✗	✗
Better support for parents: Carer's Cover included for parents who have to stop working to look after their child who is ill	✓	✗	✓	✗	✗	✗	✗	✗	✗
Help getting back to work: Recuperation Benefit included to help provide services like physiotherapy that maintain or improve health	✓	✓	✓	✓	✗	✓	✓	✓	✓
Financial support during the deferred period	✓	✗	✗	✗	✗	✗	✗	✗	✗
Deferred period waived entirely if claiming for terminal illness	✓	✗	✗	✗	✗	✗	✗	✗	✗
Making changes to the level of cover: Guaranteed Insurability Options are available on both standard and non-standard rated cases.	✓	✗	✗	✓	✗	✓	✗	✗	✗
Refunds for over-insurance: Any over-insured amount will be refunded through a premium holiday	✓	✗	✗	✗	✗	✗	✗	✗	✗

To find out more about our Income Protection, call 0345 600 6829 or email adviser@aiglife.co.uk

www.aiglife.co.uk

*We give every policyholder who is a full-time worker Own Occupation Cover for the first 12 months of their claim. After that, cover continues on an Own or Suited Occupation basis. Only Housepersons and part-time workers (under 16 hours per week) are covered on a Daily Activities basis. This sales aid shows how YourLife Plan Income Protection from AIG compares with products from some other insurers. Information is sourced from company product literature, correct as at January 2017. AIG accepts no responsibility for the way we have interpreted other providers' information. It is for Adviser use only and not to be shown to or used as a guide for retail customers.

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