



Income Protection



Faster

Recovery with a range of early intervention support

Stronger

Quality features with great benefits

Better

Choice for your clients with our menu plan

Why recommend AIG's Income Protection

- ✓ 2 Year Limited Claim Payment Term Option
- ✓ Rehabilitation Support
- ✓ Guaranteed Benefit up to £1,500
- ✓ Terminal Illness (advance payment)
- ✓ Family Carer Benefit
- ✓ Recuperation Benefit

Income Protection from AIG offers your clients the ability to protect their income if they're unable to work following injury or prolonged illness. Because every client is unique, there's a choice of payment periods AIG can pay for each successful claim; we can either pay the monthly benefit for a maximum of 24 months, or for the full policy term (as long as your client is unable to work). This should suit every budget.

To make things simpler, we guarantee the monthly benefit up to £1,500, should the income fluctuate during the policy term – we call this 'Guaranteed Benefit'. This means we can pay claims faster. And because we believe a good insurance policy is more than just about the claim, our Rehabilitation Support service can help your client in the early stages of being absent from work to help speed up their recovery.

The **SmartHealth** app and website provide **unlimited access** to a **24/7 virtual GP** and **expert case management** for second medical opinions, as well as a range of other health and wellbeing services, at **no additional cost**.



Min age
at entry

17



Max age
at entry

54



Max age
at end of plan

70



Limited claim
payment term option

2 years



Benefit
per annum up to

£250K



Deferred period
options (weeks)

4, 8, 13, 26, 52

Gross Annual Salary	£25,000	£35,000	£50,000	£75,000	£100,000	£150,000	£250,000	£530,000
Maximum Annual Benefit	£15,000	£20,750	£29,000	£42,750	£56,500	£79,000	£124,000	£250,000
Maximum Monthly Benefit	£1,250	£1,729	£2,417	£3,563	£4,708	£6,583	£10,333	£20,833

Guaranteed benefit	Up to £1,500 per month
Free cover during underwriting	Up to £25,000 per annum
Rehabilitation support	Support recovery during and after the deferred period
Trauma benefit	6 months benefit amount up to £50,000
Hospitalisation benefit	£100 per night during the deferred period
Family carer benefit	Up to £1,500 per month
Death benefit	Up to £10,000
Houseperson's benefit	Up to £20,000 per annum
Terminal illness (advance payment)	12 months benefit amount
Terminal Illness enhancements	Waive the deferred period
Recuperation benefit	Up to 3 months benefit amount
Occupation Class 4	Covered
Proportionate benefit	Included

Guaranteed Insurability Options

Major life changing events may mean you need to review your client's level of cover. We allow an **increase of up to £835 per month or 50% of the monthly benefit** for the following:

- Birth/legal adoption
- Mortgage/loan
- Marriage or civil partnership
- Promotion or salary increase

Value added benefits

Providing more than financial support:

- Smart Health
- Winston's Wish
- Funeral Pledge

SmartHealth

WINSTON'S WISH

To find out more about Income Protection from AIG call our Sales Team on **0345 600 6829**, visit **aiglife.co.uk**, follow us on **@AIGLifeUK** and connect with us on **in AIG Life Ltd.**

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Please note: Smart Health is a non-contractual benefit that can be withdrawn at any time without notice. Winston's Wish is a national charity that is accessible to anyone regardless of your insurance policy. The service is available even if your policy ends. Smart Health is provided to AIG Life Limited customers by Teladoc Health.

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