

INCOME PROTECTION



Faster

Recovery with a range of early intervention support

Stronger

Quality features with best in class benefits

Better

Choice for your customers with our menu plan

Why recommend AIG's Income Protection

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

Income Protection from AIG offers your customers the ability to protect their income if they're unable to work following injury or prolonged illness. Because every customer is unique, there's a choice of payment periods of either 2 years or to full policy term. This should suit every budget. To make things simpler, customers do not need to prove their income at claim if their monthly benefit is below £1,500 – 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 customers in the early stages of being absent from work to help speed up their recovery and Best Doctors can provide a valuable second medical opinion service for more serious medical conditions if needed.



Elliott Henderson (37), a financial adviser, suffered a minor stroke and was hospitalised for a few weeks.

Elliot notified AIG as soon as he was able to, as he knew AIG's Income Protection insurance had a range of early intervention benefits that could help him during his 26 week deferred period. As a result, AIG paid Elliott £100 per night for every night in hospital beyond 6 days. They then arranged vocational rehabilitation support to help him with his recovery. This enabled Elliott to return to work part-time within his deferred period. At the end of which, AIG topped up his loss of income proportionately. These payments continued right up until he was able to work full-time hours in his role 35 weeks later.



MIN AGE AT ENTRY
17

MAX AGE AT ENTRY
54

MAX AGE AT END OF PLAN
70

2 year
LIMITED PAYMENT
TERM OPTION

UP TO **£250,000** BENEFIT PER ANNUM

DEFERRED PERIOD OPTIONS

4, 8, 13, 26, 52
WEEKS

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 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 customer'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
- Promotion or salary increase

VALUE ADDED BENEFITS

Providing more than financial support:

- Best Doctors®
- Winston's Wish
- Funeral Pledge

 Best Doctors®

 WINSTON'S WISH WW

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  **AIG Life Ltd.**

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