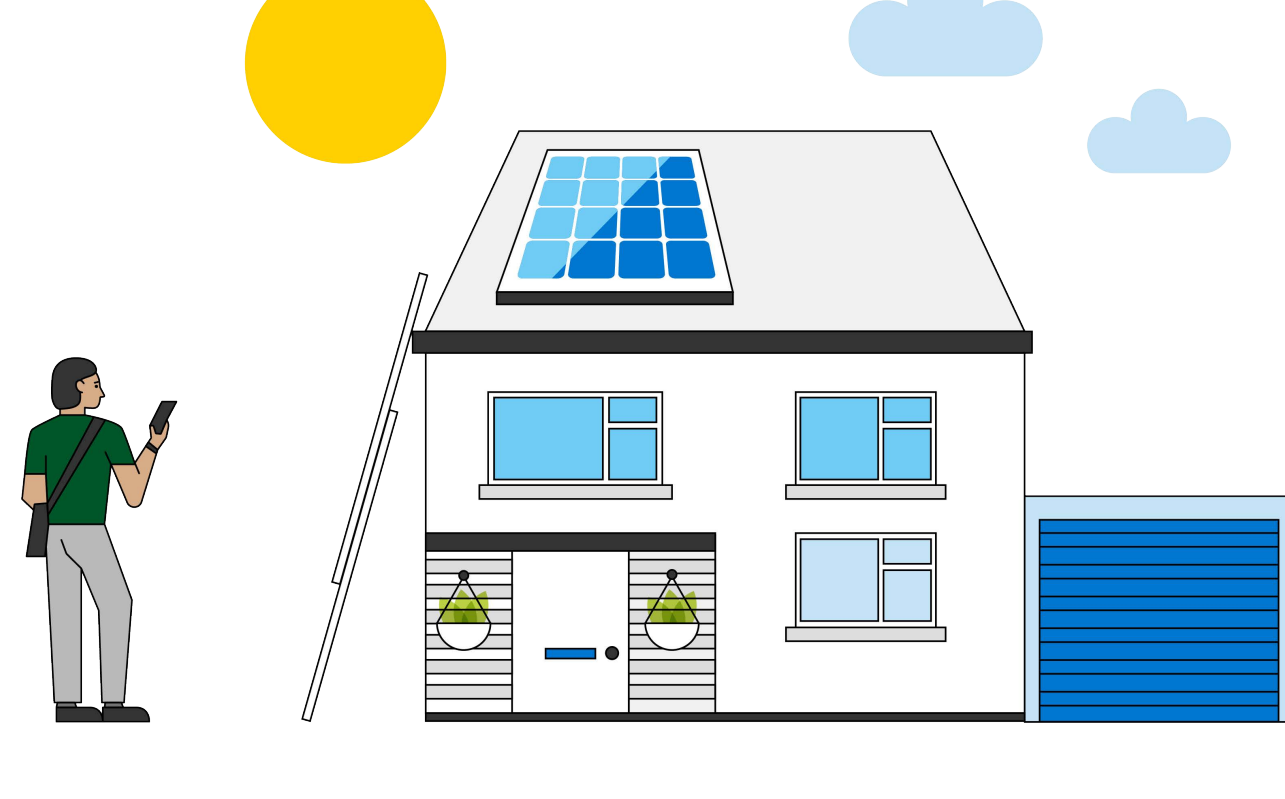


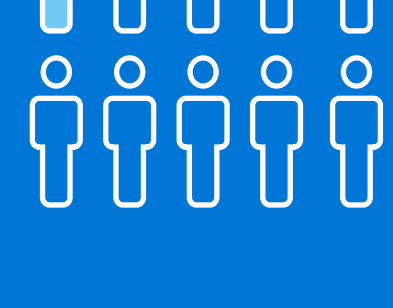
Protecting what's important, for today, for tomorrow.

Income protection can help provide your clients with an income if they can't work due to incapacity caused by illness or injury. It also offers a range of support services to help get back to work.

See why it could be one of the most important products to consider for your clients.



The need for income protection



Only **1 in 10** (8%) own an income protection policy¹



8 in 10 are concerned about at least one issue affecting ability to work¹



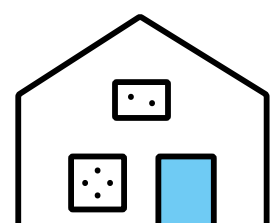
On average, a UK employee has enough savings to last just **19 days** if their income stopped¹



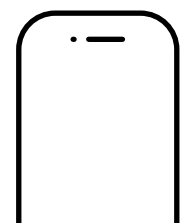
60% of households have less than **£5k** in savings. **16%** have no savings at all¹

Protecting what's important

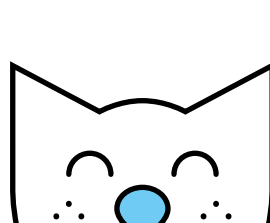
People often insure things like:



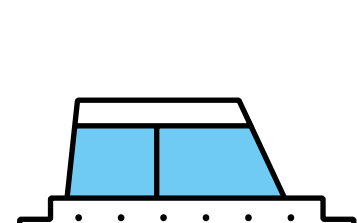
Home



Mobile



Pets



Car

But not the thing that pays for it all:



Income

Doesn't it make sense to cover that too?

Family spending

It's surprising how quickly family outgoings can add up. Take a look below at the main expenditures they need to budget for.



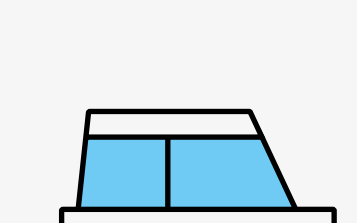
£528.80

The weekly spend to run a family home²



£149.90

Housing and food and drink is the biggest spend²

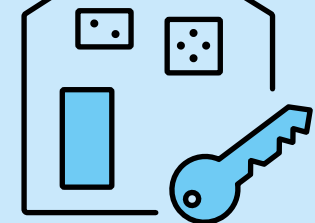


£74.40

Spent on transport²

Homebuyers and renters

Whether your clients are renting or buying, they need to be able to make regular payments to continue living in their home.



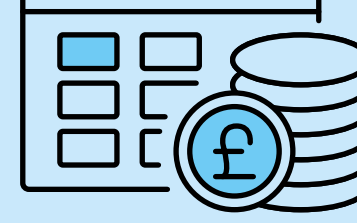
£1,294

The average rent per calendar month across the UK³



£65,569

Average UK household debt⁴



33.3%

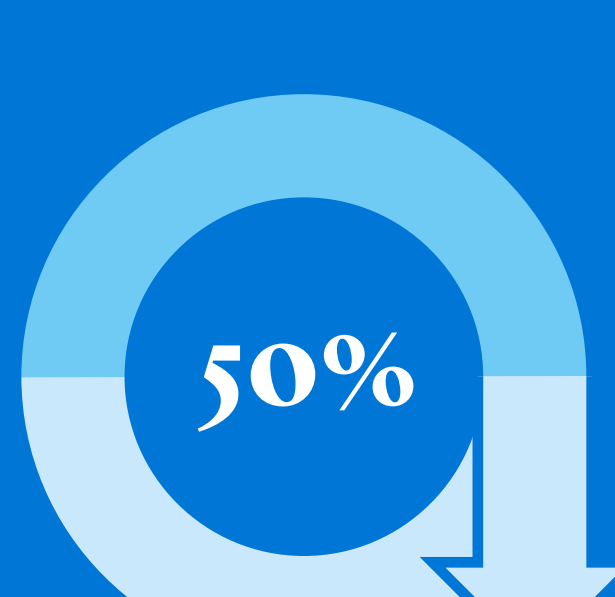
% of income spent on rent³

Impact on Self-employed

Self-employed people could be more financially impacted if they're unable to work due to illness or incapacity. They may be more vulnerable, as they have no employer to fall back on.

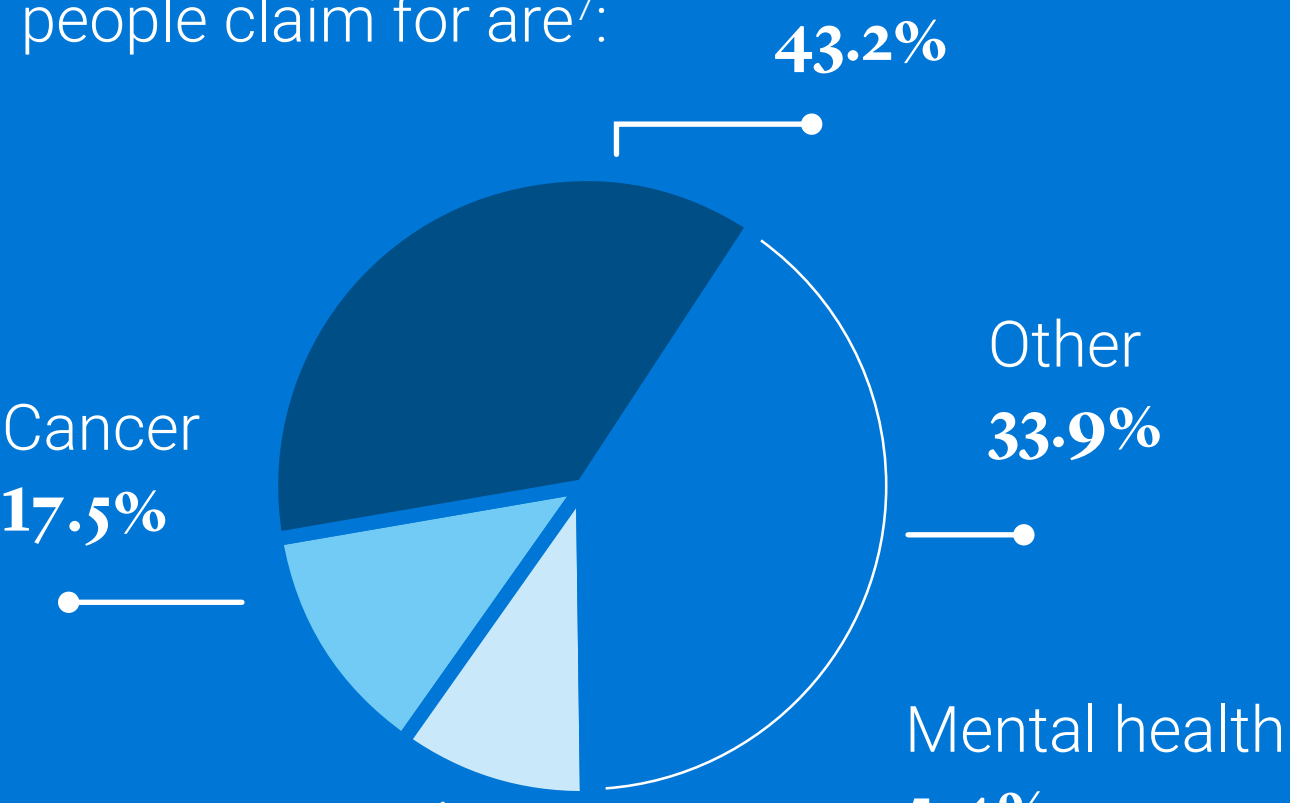


Self-employed workers now total over **5 million**, - a whopping **15%** of the economy⁵



Only **50%** of self-employed **16-34** year olds have enough savings to cover a **50%** drop in income over three months⁵

Top 3 conditions people claim for are⁷:



Employed workers are paid **£116.75** a week statutory sick pay for 28 weeks⁶



Self-employed workers are paid **£0** statutory sick pay

How our income protection goes further

Our income protection not only helps protect your client's income with a range of flexible options, it also goes further by helping with maintaining good health and wellbeing – getting them back on their feet.

Greater flexibility and choice

We don't just offer one type of income protection plan either. Your client can choose from;

Income Protection Benefit



The premium remains unchanged during the length of your clients policy unless they make any changes.

Low Start Income Protection

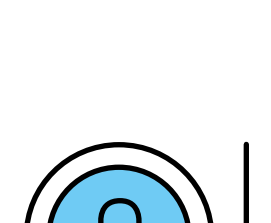


The starting premium your clients pay start lower, and increases each year with age.

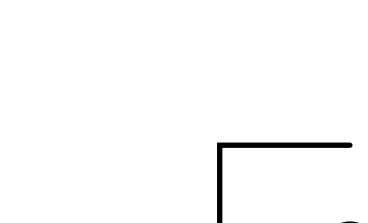
When your clients take out the policy, they can choose one of the following to flex with their life.



Increasing income protection



Low Cost option

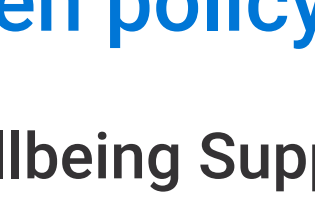


Stepped Benefit

Support with Umbrella Benefits

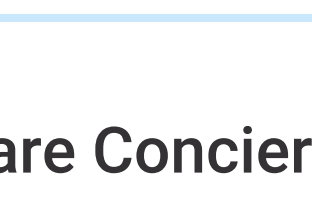
When policy starts:

Wellbeing Support



Access to support services, provided by RedArc Assured Limited

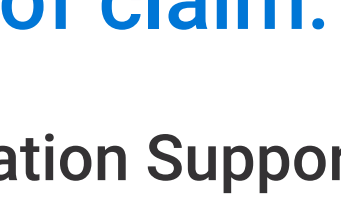
Care Concierge



Access to experts in later life care via telephone.

At point of claim:

Rehabilitation Support Services



Back to work support with access to our UK-wide team of clinical healthcare experts.

Find out how our income protection is designed for today and tomorrow

adviser.legalandgeneral.com/incomeprotection

Sources: ¹Legal & General Deadline to Breadline 2022; ²ONS 2022; ³Homelet.co.uk 2024; ⁴Money Charity 2024; ⁵English Housing Survey 2019-20; ⁶ONS 2024; ⁷Legal & General Claims 2023.