

Sharing the benefits  
of healthy living

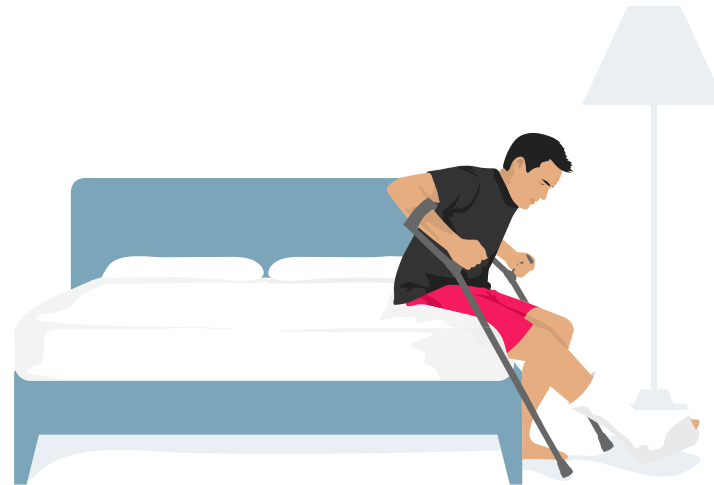


# Income Protection

Protect your salary when you need it most. Boost your monthly payout by looking after your health, too.

You can never prepare yourself for an illness that puts you out of work. But you can put the right cover in place should you ever need it.

If you get sick or injured and need to take time off work, income protection pays you part of your monthly income, helping you protect your finances while you recover. Because you won't pay tax on your monthly payments, it can replace most of your salary, depending on what cover you choose.



## What's included in Income Protection Cover from Vitality?

### Flexible, 5-Star Defaqto rated cover

Keep peace of mind with a trusted best-in-class product that's designed to suit a range of occupations and offers additional flexibility, as well as being highly competitive on price.

### Guarantee your earnings upfront

We'll automatically guarantee a payout of up to £1,500 per month. This means that at the point of claim, your salary won't be considered when calculating the maximum amount payable.

For earnings above £1,500, you can verify your earnings within the first six months of your plan to guarantee a payout of up to £8,000.

### Access to private healthcare and support

Available from notification of claim and with no limit on the level of support, our Recovery Benefit gives you access to private healthcare treatment to support your rehabilitation, when you make an eligible claim.

#### Our support includes:

- Priority Physio
- Talking Therapies
- Cancer Treatment Support Programme

### Boost your monthly payout by up to an extra 20%

Vitality Income Boost will increase monthly payments by up to 20% for the first six months from the point of claim.

### Earn discounts and rewards

Get automatic access to the Vitality Programme which encourages you to take steps to be healthier and rewards you with benefits and discounts from a range of partners, including Apple Watch.

## How Vitality Income Boost works

- 1 Pre-claim:** Take steps to be healthy and build your Vitality status.
- 2 During claim:** Get up to an extra 20% of your monthly benefit on top of your monthly claim payments, based on your Vitality status, for six months.
- 3 Return to work:** If you go back to work within six months, we'll pay the rest of your boosted payments as a one-off lump sum.



## Tailor your plan with our additional options



Choose from a wide range of deferral periods and payment periods, including 1, 2 and 5 year payment periods.



Our Guaranteed Insurability Options mean you can change your cover, term, deferred period and payment periods following a significant life event.



You can select a Waiver of Premium on Income Protection. This means when you make a claim with us, we'll waive your Income Protection premiums as well during that period.

## Find out more.

To find out more about our **Income Protection Cover**, talk to your financial adviser or visit [vitality.co.uk/life-insurance](https://vitality.co.uk/life-insurance).

## Our plan is designed to suit a range of occupations



### Doctors and surgeons:

We guarantee benefit amounts of up to £3,000 without the need to submit proof of earnings.



**Parents:** Whilst on parental leave, parents will still be classified as working when they make a claim. This prevents a lower payout at claim stage.



**Self-employed:** Our Earnings Guarantee means eligible members who are self-employed don't have to worry about a temporary drop in income, as they'll still get the full benefit if they make a claim.



## What about Public Sector Employees?

If you work within the UK public sector, our Public Sector Deferred Period Benefit automatically aligns the deferred period to the payout structure when a 12-month deferred period is selected.