Sales Top 3 Tips

1. Cash Machine

If you had a cash machine which each month paid out your salary in £20 notes, you would insure it against breakdown without hesitation. So why not insure your income?

2. What will go first?

Without your income, life’s necessities and luxuries cannot be paid for. So if you don’t have income protection, what would you have to let go of first? Would it be your home, car loan or a family holiday?

3. Job A or Job B?

If Job B offered you a higher salary per annum, with no income protection but Job A offered you slightly less with it included, which one would you choose?

**Job A**
Annual Salary £24,603

Benefits:
- Income Protection
- Sick Pay £13,832 per annum
- Member Rewards
- Fitbit Discounts
- 125 Foundation
- Friendly Voice
- Children’s Critical Illness Support

Job A annual salary of £24,603 is calculated as follows:
Job B salary £25,000, less level annual premium of £396.48 (£33.04 per month) for a 29 year old taking out My Earnings Protected with a 4 week deferred period, benefit of £266 per week and cover to age 70.

**Job B**
Annual Salary £25,000

Benefits:
- No Income Protection
- No Sick Pay
- No additional benefits

If you require further information please contact our Sales Team on 0800 587 5098 or email sales@cirencester-friendly.co.uk