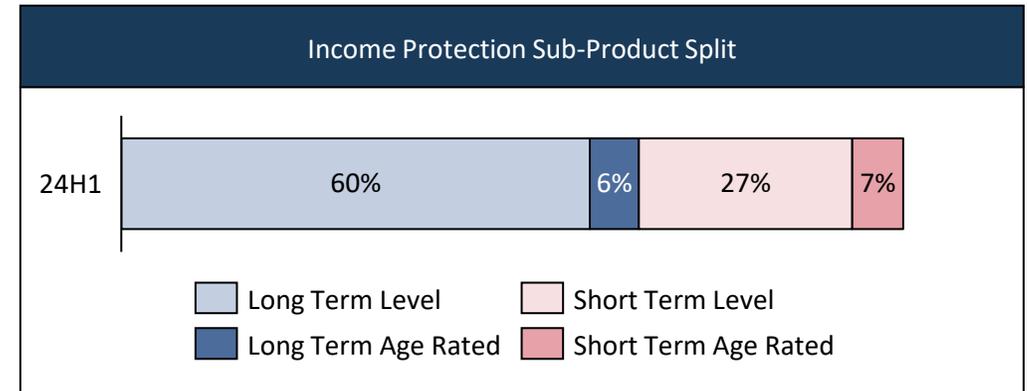
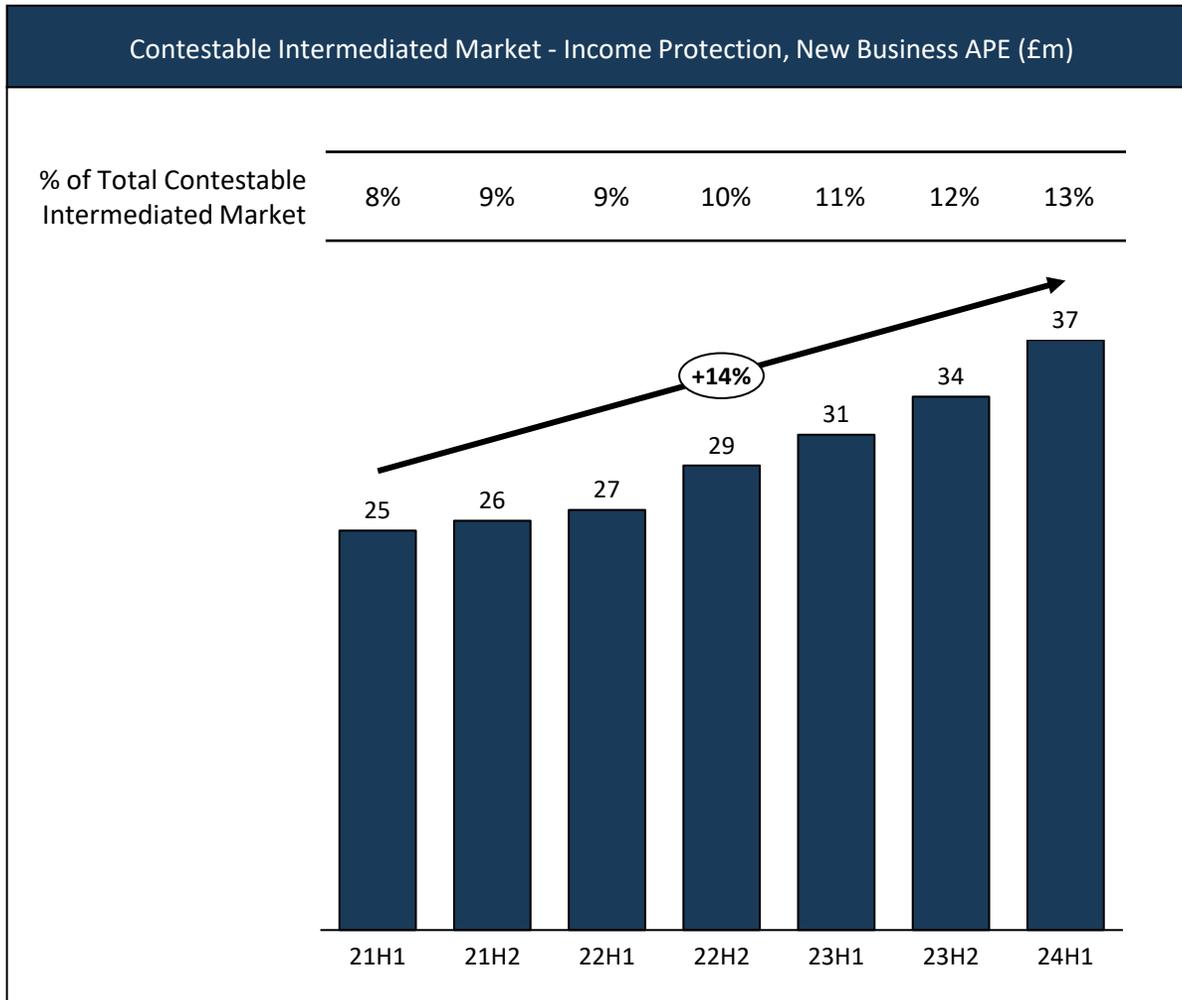


State of the Income Protection Nation



Menu Plan Take Up*

~60% of IP policies and **~55%** of IP premiums were written as part of a menu plan in 24H1

- Strong growth in recent years driven by a broadening of product suites to expand customer accessibility, supported by focused campaigns to raise awareness amongst both advisers and consumers
- Positivity in all distributor segments, particularly Mortgage Specialists, Risk Specialists and General Practitioners