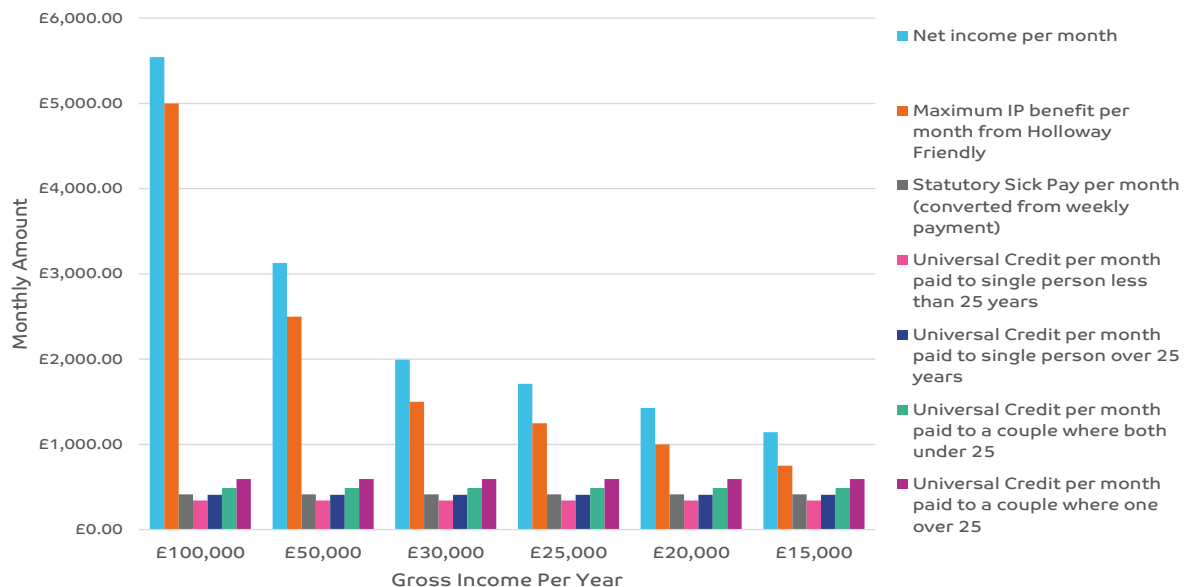


# Benefits... What a state

No one wants to be ill. Especially if an illness or injury stops you from working, affording your lifestyle and meeting your financial commitments.

Without protection in place, your clients may have to rely on state benefits to pay the bills. **The state benefits system is hugely complex\***. It has a long application process and there's no guarantee of qualifying for any benefits. If they are successful, your clients may only receive a small amount of money each month. **Could they live on state benefits?**

## Could your client continue their lifestyle?



### Statutory Sick Pay (SSP)

- £95.85 per week paid by employer once off work for 4 days
- Tax and National Insurance deducted
- Not available to self-employed
- Paid for up to 28 weeks

### Universal Credit (UC)

Individuals may be able to get UC if:

- they are on a low income or out of work
- they are aged 18 or over
- they, or their partner, are under State Pension age
- they and their partner have £16,000 or less in savings (partners income and savings will always be taken into account even if they are not eligible for UC)
- they live in the UK
- the number of children does not affect eligibility for Universal Credit, but may affect the amount of benefit paid.

UC is comprised of a standard monthly allowance plus additional amounts, for example for children. The standard monthly allowance depends on circumstances:

- Single under 25 - £342.72
- Single over 25 - £409.89
- Couple, both under 25 - £488.59
- Couple, one or more over 25 - £594.04

The standard monthly allowance may be topped up if there are children. If there is 1 or 2 children, an extra monthly amount is paid for each child (potentially there may be further amounts for a third child (or more) but specific conditions apply) – the monthly amounts are:

- First child - £281.25 (if born before 6 April 2017), £235.83 (if born on or after 6 April 2017)
- Second child (and any other eligible children) - £235.83

\* We recommend the use of one of the benefit calculators available online to check your client's situation. Please be aware that the provision of insured benefit may impact the amount of state benefit payable.

## Contact us.

We're here to help.

### Address

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### We're here

**Monday - Friday** 9.00am to 5.00pm