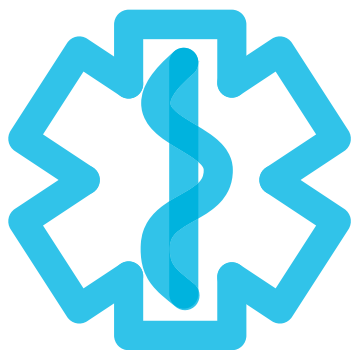


# Income protection made easy



## 9 reasons why we're different



No automatic medical underwriting limits at any age



Generous BMI limits



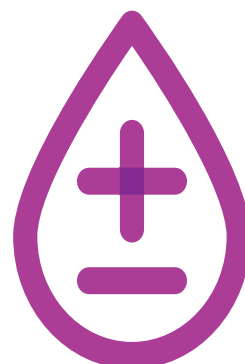
Hazardous pursuits considered



Reviewable exclusions



Inclusive approach to pre-existing mental health conditions



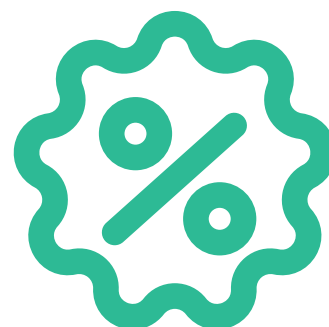
Type 2 Diabetes considered



Maximum benefit £60,000



Guaranteed income level



Premium discounts considered

# More than just income protection, it's "life" support

## Member assistance programme

Our Member Assistance Programme is designed to support our Members when they need help in their day to day life. The programme is provided by Care first who have British Association for Counselling and Psychotherapy (BACP) accredited counsellors and Citizen Advice trained information specialists. Their main focus is to help people better manage their mental health by providing counselling and advice on a wide range of subjects, including advice on bereavement, stress, and legal advice around divorce or child support. They also provide a 7 module online cognitive behavioural therapy programme as well as an interpreter service in 150 languages. This service is free to all Members and available 24/7.

## Career break option

If a Member takes a career break, for example to raise a family, study, or to travel, they can suspend their cover for up to 24 months in total during the life of the Plan. This is limited to a maximum of 6 months in any 12 month period.

The career break option can be used once the Plan has been in force for 3 years.

## Proportionate benefit

If a Member is in claim but is unable to return to their pre-incapacity occupation, they may choose to retrain for a new role which pays a lower salary.

If this happens, they can request to be considered for a partial payment of benefit to support them.

## Rehabilitation benefit

If a Member is in claim but they could return to their pre-incapacity work in a part time or reduced role, they may be eligible to receive an additional benefit to support the transition back to full time work.

This will be a partial payment of claim benefit from us and can be paid for a maximum of 52 weeks.

## Medical expenses benefit

If a Member is in claim, they can apply to be considered for a lump sum payment to be used towards the cost of a specified medical operation, or treatment that in the opinion of their Doctor, will lead to a faster recovery.

Full details of all additional features can be found in the Key Features Document for each plan

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