

A quick guide to our plans

	one2protect Tailored cover for low-risk occupations	Purely Plan Full term benefit	Short-term Plan 1 or 2 year benefit	Classic Plus Plan Full term benefit with investment element
Minimum/Maximum age at entry (inclusive)	18/59	18/59	18/59	18/54
Minimum terms	5 years	5 years	5 years	5 years
Maximum age at end of Plan	50 to 70	50 to 70	50 to 70	50 to 70
Deferment period*	1, 4, 8, 13, 26, 52 weeks	1, 4, 8, 13, 26, 52 weeks	1, 4, 8, 13, 26, 52 weeks	4, 8, 13, 26, 52 weeks
Maximum benefit % income	60%	60%	60%	60%
Level benefit in claim	✓	✓	✓	✓
Maximum benefit	£60,000 per year	£60,000 per year	£60,000 per year	£60,000 per year
Automatic benefit guarantee	Up to £1,500 per month			
Definition of incapacity	An illness or injury occurring during the cover period which prevents you from engaging in your 'own occupation'	An illness or injury occurring during the cover period which prevents you from engaging in your 'own occupation'	An illness or injury occurring during the cover period which prevents you from engaging in your 'own occupation'	An illness or injury occurring during the cover period which prevents you from engaging in your 'own occupation' for 104 weeks then 'own or reasonably suited' occupation thereafter
Premiums guaranteed or reviewable	Guaranteed for the first 5 years, then reviewed annually	Guaranteed to rate table. Age related increase each year on 1st Jan	Guaranteed to rate table. Age related increase each year on 1st Jan	Guaranteed to rate table. Age related increase each year on 1st Jan
Escalation	If selected will increase by RPI (max 10% per year)	If selected will increase by RPI (max 10% per year)	If selected will increase by RPI (max 10% per year)	If selected will increase by RPI (max 10% per year)
Waiver of premium	After 'deferred period'	After 'deferred period'	After 'deferred period'	After 52 weeks of claim
Benefit term	A choice of until plan end date, 1 year or 2 years	To plan end date	1 or 2 years only	To plan end date

*Not all deferred periods may be available at any one time