

## Is it time to protect your income?



You feel  
**so protected**  
when your outgoings  
are covered.

2 YEARS  
**20%**  
DISCOUNT\*  
CODE: RPSA



the feeling is pg mutual

At a time when people are feeling the strain financially, a **PG Mutual Income Protection Plus** plan can play an important role in providing an additional safety net to protect your income against the unforeseen impact of illness or injury. Our plan could provide you with a regular income to cover your bills and living expenses – protecting the things you care about most – if you suddenly found yourself unable to work due to incapacity.

### **Tailor your cover to suit your individual circumstances**

Our cover offers flexibility. Choose from a range of options including how much monthly benefit you need, when you would need your cover to begin following the end of your sick pay, and more. By crafting your policy, you build a plan for your individual needs and budget. If your circumstances change in the future, our plans allow you to revisit the cover you have in place, so your income protection continues to be affordable and suitable as your lifestyle changes and your career develops.

### What Income Protection Plus offers you:

- ✓ Cover up to 70% of your income – or £1,200 per week, whichever is lower.
- ✓ Cover until you sufficiently recover or reach age 65, whichever comes first.
- ✓ No penalties for claiming or limit to the number of claims you can make.
- ✓ Tailor your cover to build a plan that works just for you.
- ✓ Profit Share – we return any surplus annual profits to our members.

#### Important Information:

- If you stop paying your premiums, you will no longer be covered by Income Protection Plus.
- If you cancel your Plan before age 60, a cancellation penalty would be charged.
- A tax-free lump sum is not guaranteed, and its tax treatment may be subject to change.
- Benefit paid under this Plan may affect your entitlement to certain state benefits.
- If you move abroad we may not be able to continue your cover.
- If your earnings change you may become over or under insured.
- Please note these potential returns are not guaranteed and should only be used for illustrative purposes.

It's quick and easy to arrange, so visit our website to apply for your personalised plan. Protection starts from the day you join us – and so will the peace of mind.

Get a Quick Quote today and

**enjoy 20% off**

your first 2 years' premiums\*

GET A QUICK QUOTE

Use discount code:  
**RPSA**

\*Terms & conditions apply. Visit [www.pgmual.co.uk/legal](http://www.pgmual.co.uk/legal).

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