



Employer Plan Summary

Group Personal Income Replacement Plan

This summary is designed to help you, as the employer, decide if the plan is something you would like to consider putting in place for your employees.

So, this is how it works:

- You agree to set up and promote the plan, there is no minimum number of employees required.
- You then nominate a 'qualifying' person to set up the plan and to administer it on the employer's behalf.
- Your employees choose to opt in to the plan when they are first employed or at any other time as specified by you.
- At the outset, each employee completes an application form and declaration, including a health questionnaire with limited medical questions that will form the first stage of underwriting.
- Following completion of the health questionnaire, and only if required, second stage underwriting will be by tele-medical interview and/or GP report.
- Your employees make their contributions personally via monthly direct debit. Alternatively this can be collected through your payroll, from their net pay, and paid to us monthly.
- In the event of a claim, benefit is payable directly to the claimant employee.
- Benefit payments up to 2 years for each valid claim, ending at State Pension Age.
- Cover may be cancelled by an employee at any time. Subsequent cover reinstatements may be permitted after consideration of further medical underwriting.
- Once the plan has commenced it can continue whether or not the employee continues to be employed by you.

We will provide all the necessary information to enable your employees to understand the plan and calculate the cost of their contributions.

However, we are not able to advise the employee about the suitability of the plan.

Plan Specification

Eligibility	Permanent employees only, contracted to work for a minimum of 16 hours per week.
Maximum Benefit Payment Period	Up to 2 years for each valid claim, aggregated for linked claims occurring within 12 months of a previous claim cessation.
Benefit Amount (subject to income)	Fixed monthly amounts of £325, £500, £750 & £1,000 – payable on a level basis throughout a claim.
	Minimum qualifying annual salary of £4,500.
	Monthly cover above £1,000 available in multiples of £100 per month.
	Subject to total cover from all sources not exceeding 65% of total gross income or £39,000 per annum.
Deferred Periods	1 week, 2 weeks or 4 weeks.
Plan Cessation	State Pension age.
Definition of Incapacity	Unable to follow own occupation and not following any other whether for reward or not.
Age at Entry	Maximum age at entry 59 attained, minimum 18 and not due to retire within the next 5 years.
Pricing Bases	Age banded – premiums increases at regular intervals.
	Gender neutral.
	Non-smoker and smoker specific rates.
	Simple occupation classification – non-manual or manual work.

How do I find out more?

You can find out by referring to the Policy Summary found on our website www.wiltshirefriendly.com or alternatively you can contact Wiltshire Friendly on **01225 752120** or by email group.personal@wiltshirefriendly.com

Who is Wiltshire Friendly Society?

Wiltshire Friendly is an insurance provider based in Trowbridge, Wiltshire. It is a mutual Friendly Society owned by its members and run only for their benefit. It only provides and sells income protection plans. Wiltshire Friendly paid out 99.38% of all claims made during 2017.

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Incorporated under the Friendly Societies Act 1992 Register No. 746F
 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority