

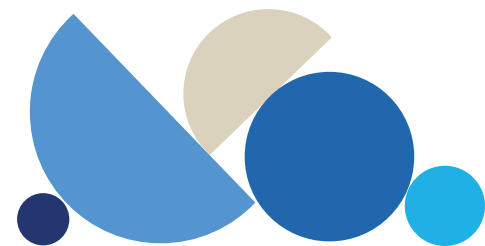
Reasons why paragraphs

Income Protection

To help you explain the reasons for recommending a Zurich product we've created various paragraphs that describe Zurich and the features and benefits of our products.

Click on the links below to quickly access the relevant paragraphs for your recommendation.

- ▶ Why Zurich
- ▶ Income Protection solutions
- ▶ Optional benefits
- ▶ Flexibility and additional support



Why Zurich

Why Zurich?

We agreed that confidence in whoever is going to provide your protection solution is important to you. With this in mind, I'm able to provide some background information about Zurich which reflects their standing in the market. Zurich Protection provides you with a range of ways to protect yourself, your family or your business against the financial impact of death, critical illness or loss of income through illness or injury. Zurich have built their products in a way that lets you choose the level of protection you need and change it when your life changes.

Zurich Assurance Ltd is part of the Zurich Group. Zurich is a leading multi-line insurer that serves its customers in global and local markets. With about 56,000 employees, it provides a wide range of property and casualty, life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations.

Income Protection solutions

Income Protection - Level

I recommend you take out a level Zurich Income Protection policy with a monthly benefit of £<insert Income Protection monthly benefit> for <insert number of years / to age>. Zurich will pay you this amount as an income each month if you can't perform your own occupation due to illness or injury, subject to the maximum benefit and any deductions for continuing income - both are explained in Zurich's Income Protection Terms and Conditions. Your inability to work must have started after your policy begins and you must be totally unable to do the main duties of the job(s) you were doing at the time of your injury or illness starting. Your monthly benefit will start paying out <insert deferred period> weeks after your illness or injury began, assuming you are still unable to perform the main duties of your job at that time. If you need to claim, the benefit amount will be payable for <the term of the cover / a maximum of two years for each claim>.

Waiver of Premium is automatically included in your cover. If you notify Zurich of a valid claim during the deferred period, they will put you in touch with a claims specialist who will assess your claim and agree the next steps with you. If you follow these agreed steps, Zurich will stop collecting premiums from the date you notified them, irrespective of your deferred period. If you don't agree to the steps they recommend, they will stop collecting your premiums 13 weeks from the date you became unable to work or at the end of your deferred period, whichever is earlier. You will not have to pay any further premiums until your claim has ended.

Zurich Income Protection also provides the following benefits:

- Maximum Benefit Guarantee
- Minimum Benefit Guarantee
- Return to Work Package
- Medical Professions Sick Pay Guarantee
- Sabbatical Cover
- Maternity, Paternity and Adoption Benefit
- Own Occupation Guarantee
- House Person Benefit

If you ever need to make a claim on your policy please contact Zurich as soon as possible. They will need to write to your GP or physician to get medical evidence to assess your claim. They will also need you to give them your financial information.

Income Protection - Increasing

I recommend you take out an increasing Zurich Income Protection policy with a monthly benefit of £<insert benefit level> for <insert number of years / to age> increasing at a rate of <3%, 5%, in line with RPI>. Your benefit, at the point of claim, will be paid to you each month if you can't perform your own occupation due to illness or injury, subject to the maximum benefit and any deductions

for continuing income - both are explained in Zurich's Income Protection Terms and Conditions. Your inability to work must have started after your policy begins and you must be totally unable to do the main duties of the job(s) you were doing at the time of your injury or illness starting. Your monthly benefit will start paying out **<insert deferred period>** weeks after your illness or injury began, assuming you are still unable to perform the main duties of your job at that time. If you need to claim, the benefit amount will be payable for **<the term of the cover / a maximum of two years for each claim>**.

Increasing cover helps you to counter against the impact of inflation on your monthly benefit. Each year, your monthly benefit will increase without the need for you to provide further medical evidence. Your premiums will increase each year by 1.5% for each 1% increase in cover so that Zurich can provide you with the increased benefit.

You can decline the annual increase but if you decline it three times, increasing cover will be removed from your policy.

Waiver of Premium is automatically included in your cover. If you notify Zurich of a valid claim during the deferred period, they will put you in touch with a claims specialist who will assess your claim and agree the next steps with you. If you follow these agreed steps, Zurich will stop collecting premiums from the date you notified them, irrespective of your deferred period. If you don't agree to the steps they recommend, they will stop collecting your premiums 13 weeks from the date you became unable to work or at the end of your deferred period, whichever is earlier. You will not have to pay any further premiums until your claim has ended.

Zurich Income Protection also provides the following benefits:

- Maximum Benefit Guarantee
- Minimum Benefit Guarantee
- Return to Work Package
- Medical Professions Sick Pay Guarantee
- Sabbatical Cover
- Maternity, Paternity and Adoption Benefit
- Own Occupation Guarantee
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If you ever need to make a claim on your policy please contact Zurich as soon as possible. They will need to write to your GP or physician to get medical evidence to assess your claim. They will also need you to give them your financial information.

Medical Professions Sick Pay Guarantee deferred period

<delete other text where appropriate> Zurich will pay 50% of your monthly benefit when your sick pay entitlement aligned to the NHS sick pay structure halves. When your sick pay entitlement finishes you will receive your full monthly benefit, subject to the maximum benefit and any deductions for continuing income - both are explained in Zurich's Income Protection Terms and Conditions.

Additional benefits with Income Protection Enhanced

From our discussion I recommend you include Zurich Income Protection Enhanced which will provide you with the following benefits on top of all that's included in Zurich Income Protection.

- Trauma Benefit
- Hospital Stay Benefit
- Funeral Benefit

Optional benefits

Income Protection - Zurich Accelerate

You should add Zurich Accelerate to your policy. Accelerate provides access to experts from around the world to offer a package of medical care services for cancer, heart and neurological conditions. It includes the following six services:

- Virtual Consultant
- Private Diagnostics Plus
- Second Medical Opinion
- Precision Cancer Medicine
- Cancer Clinical Trials Support
- Global Treatment Plus

Key limitations of Accelerate include:

- A maximum limit of £2,000,000 for services over the policy term
- A policy limit of £100,000 for any medication costs
- A maximum period of three years per claim

Further information can be found in the Policy Wording.

You can remove Accelerate at any point during the policy term. Premiums are reviewable and subject to increases and decreases.

Zurich Accelerate is provided in conjunction with Further Underwriting International SLU.

Income Protection – Zurich Accelerate (not selected at outset)

You should not add Zurich Accelerate to your policy at this time. You would, at any point, be able to apply to add Accelerate to your policy. If you choose to add this benefit in the future you will be required to answer questions about your health and personal circumstances which will determine whether Zurich are able to provide you with this cover.

Multi-Fracture Cover

You should add Zurich Multi-Fracture Cover to your policy. If you were to break a bone, dislocate a joint, rupture your Achilles tendon or tear a cruciate ligament in your knee, Zurich could pay you up to £6,000 per policy year. There is no limit to the amount of claims you can make and you will receive either £2,000, £4,000 or £6,000 depending on your injury.



Flexibility and additional support

Flexibility

As we discussed, it's important that your protection fits in well with your life. Zurich have built their products in a way that lets you choose the level of cover you want and change it when your life changes. So where they can, Zurich have made it possible for you to increase your monthly benefit, and make other changes without having to answer questions about your health or changes in your personal circumstances. You can also remove any additional benefits you've selected at a later date. Zurich's Income Protection Terms and Conditions, along with your policy schedule, will confirm all the options available to you.

Additional support

With a Zurich policy, you will have access to Zurich Support Services, an independent team of counsellors, advisers and legal experts. They offer support in the following ways:

- Free and confidential health and wellbeing service
- Impartial help and support on a wide range of issues
- An independent service provided by Zurich's partner, Workplace Options
- Up to six sessions of professional counselling
- Not just available at claims stage – you can use this throughout the lifetime of your policy
- Available to you and your family with no limit on queries or issues

Zurich Support Services is available to you and your family, 24 hours a day 365 days a year and can be used from the moment you take the policy out.

For financial advisers only – not for use with your clients.

Zurich Assurance Ltd.
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