

Am I eligible for cover?

You are eligible for cover under G/Secure's Incomeprotector policy if:

- At the start date you are 18 or over and under 65 years of age
- At the start date you are working in the UK for at least 16 hours per week and have been so continuously for the previous 6 months
- You are permanently resident in the UK excluding the Channel Islands and the Isle of Man

Are there any exclusions?

A full list of exclusions is contained within the terms and conditions of the policy. Please speak to your Broker/Advisor for further details.

Is the cover right for me?

The level of cover can be tailored to your needs. Our Incomeprotector Policy offers a choice of cover including:

- Disability, Unemployment and Business Failure
- Unemployment and Business Failure only
- Disability only

You should discuss your requirements with your Broker/Advisor before agreeing which combinations of cover you wish to purchase.

How do I make a claim?

Make sure you have your policy details ready.

Call the claims line number on **0845 241 0943**, or write to us at: G/Secure, 4th Floor, 75-77 Cornhill, London EC3V 3QQ.

How do I contact G/Secure?

Write to Advent Solutions Management who are trading as G/Secure at 75-77 Cornhill, London EC3V 3QQ.

Advent Solutions Management is registered by the FSA, reference number 308751.

fact

Between 1998 and the second half of 2006, Personal Disposable Income increased by some 44%, while total household debt more than doubled.

Source: Mintel, Creditor research report, Jan 07.

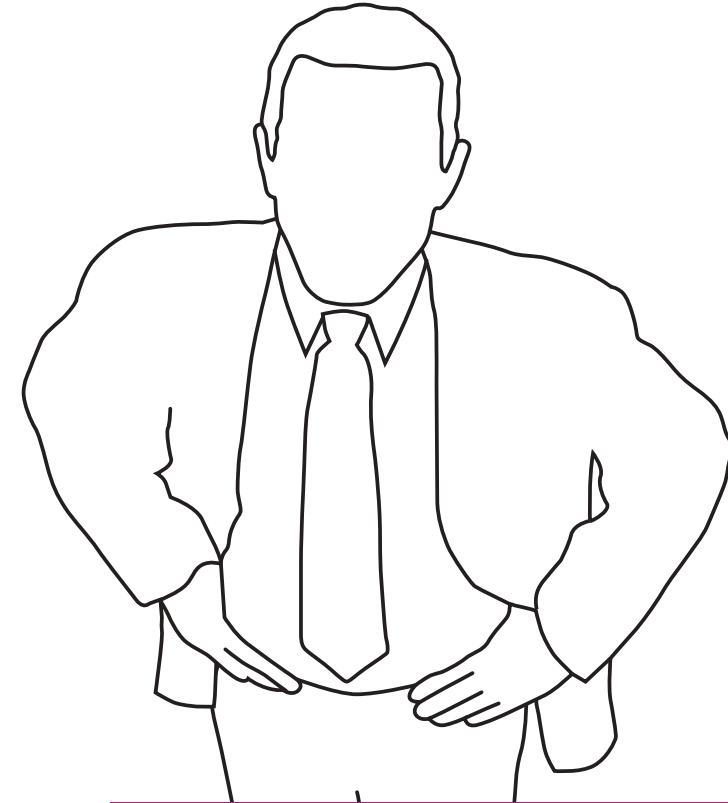
Broker/Advisor Details:



75-77 Cornhill, London EC3V 3QQ

Call 0870 774 3516
info@gisecure.com

G/Secure Incomeprotector
April 2007



Protect your earnings with
G/Secure's Incomeprotector

Why take out Incomeprotector?

Have you ever thought about how you would afford to live if you were out of work?

Did you know that the state currently pays £57.45 per week for single people over the age of 25 who are out of work. Would you be able to afford to pay your bills if you were only receiving £229.80 per month? If you have savings of over £6,000 you would be given less and if you have savings of over £16,000 you wouldn't qualify for any benefit.

Source: Direct Gov.uk, March 2007.

Incomeprotector will cover you in the event of an accident, sickness or involuntary unemployment.

Take a look at these following statistics:

People are 26 times more likely to be incapacitated and off work for more than 6 months, than to die before the age of 65*.

*Source IAD Information Centre (DWP) 5% sample, 2005. ONS Annual Abstract of Statistics 2005.

In 2005/06 an estimated 2.0 million people suffered from ill health which they thought was work-related, according to the Labour Force Survey (LFS).

Source: HSE.gov.uk, April 2007.

28,605 major injuries to employees were reported in 2005/06.

Source: HSE.gov.uk, April 2007.

Key features of Incomeprotector:

- Back To Day One, 30 and 60 day excesses available
- Your maximum benefit per month is £2,000 or 65% of your gross monthly income
- In the event of a claim you will be paid up to a maximum 12 months

fact The number of unemployed people increased by 243,000 from December 2005 to June 2006.

Source: Office of National Statistics 2006. www.statistics.gov.uk Crown Copyright Material is reproduced with the permission of the Controller of HMSO, March 2006.

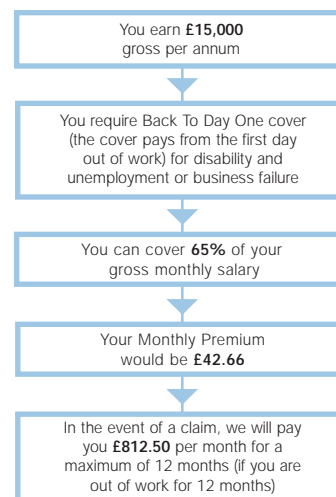
How much will the G/Secure Incomeprotector policy cost?

The table below illustrates how much you will pay per month for the policy. It also shows how much we will pay you per month in the event of a claim. This is based on Back To Day One cover and taking a maximum of 65% of your gross income.

Please note, if you choose 30 day or 60 day excess your premiums will be cheaper.

Gross Annual Salary	£15,000		£20,000		£30,000	
	Monthly Cost	Monthly Benefit	Monthly Cost	Monthly Benefit	Monthly Cost	Monthly Benefit
Disability and Unemployment/Business Failure	£42.66	£812.50	£56.88	£1,083	£85.31	£1,625
Unemployment/Business Failure only	£32.50	£812.50	£43.32	£1,083	£65.00	£1,625
Disability only	£25.19	£812.50	£33.57	£1,083	£50.38	£1,625

If you are out of work for 30 days, Back To Day One cover pays you from the first day you were out of work.



How do I buy G/Secure Incomeprotector?

Before you buy the Incomeprotector policy we recommend you read the full **terms and conditions** of the policy. Please see your Broker/Advisor for further details about the G/Secure Incomeprotector policy. If you want to buy the policy, your Broker/Advisor will take you through the sales process.

We are committed to providing an insurance product which will meet your individual needs. Your professional Broker/Advisor will help you choose the most appropriate cover and explain the details clearly. Our aim is to always treat you fairly both in your purchase and subsequent claims process should this occur.

What do I do if I'm not entirely satisfied?

In the unlikely event that you are not entirely satisfied with either the cover provided by this policy or the service you received we would welcome your comments.

fact The number of people claiming jobseekers allowance increased by nearly 100,000 from December 2005 to June 2006.

Source: Office of National Statistics 2006. www.statistics.gov.uk Crown Copyright Material is reproduced with the permission of the Controller of HMSO, March 2006.