



Introducing a new concept in income protection – Loss of Earnings Plus

Loss of Earnings Plus is the latest innovation from Asteron and provides your clients with the ultimate protection. Loss of Earnings Plus is a hybrid product that combines the very best features of Asteron's Loss of Earnings and Agreed Value contracts. Loss of Earnings Plus offers your clients maximum income protection whether their income is rising or falling.

Loss of Earnings Plus works by adding a pre-agreed minimum benefit level to Asteron's advanced Loss of Earnings formula. This means you and your client no longer need to choose between Agreed Value, Indemnity or Loss of Earnings contracts.

No one knows what will happen to your client's income in the future. But we all know that no matter what happens – your clients will want the maximum payout from their contract. Different income protection products provide different claim payouts depending on whether your client's income has gone up or down since they took out the contract. This uncertainty has been commonplace in the market and just 'one of those things' – up until now. Loss of Earnings Plus maximises your client's benefit regardless of movements in their income. What this means is your clients don't need to worry about choosing the wrong product.

We believe Loss of Earnings Plus will set a new benchmark for income protection products and quickly become a regular feature on many advisers' recommendation lists.

Asteron Loss of Earnings Plus – at a glance

- We'll insure up to 75% of your client's insurable income
- Premiums are deductible
- Benefits are taxable
- Delivers market leading performance at claim time
- Includes Asteron's '25% Income Bonus Benefit'
- Financial underwriting is required at application

For more details about how Loss of Earnings Plus works, including scenarios, please contact your local Asteron Business Development Manager.

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