

YOUR INCOME PROTECTION COVER.

Before you start reading

Please read this leaflet with the member's glossary. You'll find an explanation of the words in **bold** in the glossary.

The glossary has an **effective date**. This is the date the glossary details apply from. If there are any changes to the scheme in the future we'll update the glossary and give it a new **effective date**.

Your **employer** has chosen Legal & General to provide this income protection cover.

In case of any doubt, if this leaflet says 'we' or 'our' these mean Legal & General.

This leaflet only gives you a summary of the income protection cover available. If there's any difference between the insured basis, this leaflet and the glossary, the insured basis will apply.

Please ask your **employer** if you have any questions. Legal & General is unable to give you advice on this product. You should seek financial advice to make sure this cover meets your needs.

HELP IS AT HAND

Group income protection cover can pay a regular income if you suffer an illness or injury that prevents you working for a long time. It's a valuable benefit that can help you and your family financially.

Being part of a group **scheme** means you'll be able to take advantage of the group rates offered.

WHEN DO I JOIN?

You will join the **scheme** on the next **entry date** after you meet all the **membership conditions**. You can choose any level of cover and **benefit termination date** when you first join.

HOW MUCH COVER CAN I HAVE?

You will receive cover for the **core benefit**. You can choose to increase your cover or change the **benefit termination date** at any **flex date** (see When can I change my cover?).

You choose your cover level and **benefit termination date**. We've shown the **benefit** levels you can choose from and included information about our **maximum insured benefit** in the glossary (also see Will any other income I receive affect how much you pay?). You'll be restricted to how many changes you can make in each year ending the day before the **annual renewal date**.

Your **employer** may have chosen for us to continue your **pension contributions** when you're unable to work. The glossary will tell you if we're covering **pension contributions** and the cover we're providing.

WHEN CAN I CHANGE MY COVER?

You can increase your cover OR change your **benefit termination date** at any **flex date**. You need to be **actively at work** at the **flex date** for your cover to increase. You cannot increase your benefit and **benefit termination date** at the same time.

You can reduce your cover or **benefit termination date** at any **monthly accounting date**. Your cover can't be lower than the **core benefit** or higher than the **maximum benefit**.

WHEN DOES COVER STOP?

Cover will stop if:

- we stop receiving premiums;
- you no longer meet the **membership conditions**;
- you reach the **benefit termination date**;
- you stop working for your **employer**;
- you retire early; or
- you die.

WILL MY COVER CONTINUE DURING PARENTAL LEAVE?

We'll continue to cover you during statutory:

- maternity leave;
- paternity leave; or
- adoption leave

You'll remain covered if you continue to meet the **membership conditions**, your **employer** continues to pay us the premiums for you, and you're entitled to membership of the **scheme** under the terms and conditions of your employment.

WHAT ELSE SHOULD I KNOW ABOUT THE SCHEME?

DO YOU NEED TO KNOW ABOUT MY HEALTH?

Your **employer** will tell you if we need any information about your health and past times before we cover you.

If we do need this, we'll usually ask you to fill in a tele-interview form, which will help us arrange for a nurse to phone you to gather the information. We'll then assess this information to see if or how we're able to provide your cover.

We always need to know about your health before we pay a claim (See How is a claim made?).

WHEN DOES 'ACTIVELY AT WORK' APPLY?

When you join the **scheme** we need you to be **actively at work** before we'll cover you.

We also need you to be **actively at work** before we'll cover any later increase in cover. Increases include moving up a **benefit** level or a pay rise that affects your cover.

WILL THE BENEFIT BE TAXED?

Your **employer** will deduct any income tax and National Insurance contributions before they pay you the **benefit**.

If the **benefit** is a lump sum, the tax treatment will depend on how your **employer** pays it to you. The glossary will tell you if we've been asked to provide a lump sum.

This is based on our understanding of current tax law. The way the Government taxes income protection benefits may change.

HOW IS A CLAIM MADE?

Your **employer** will tell us if you're absent for more than four weeks because of an eligible illness or injury.

We'll then ask you for more information about you, your job and your condition.

We'll need medical information from the people treating you, and may ask you to go for an independent medical assessment. The information we receive will help us decide if you meet the **incapacity definition** chosen by your **employer**.

As long as you:

- meet all the **membership conditions**; and
- meet the **incapacity definition** during and after the **deferred period**;

we'll pay **benefit** from the end of the **deferred period**.

We'll pay the **benefit** to your **employer** who will pass it on to you (see Will the benefit be taxed?).

We'll stop paying **benefit** if:

- you reach the **benefit termination date**;
- you no longer meet the **incapacity definition**; or
- you die.

Where appropriate, we can help with your rehabilitation. For example:

- helping to adapt your workplace;
- giving you access to support that could help your return to work;
- providing specialist assistance such as cognitive behavioural therapy, psychotherapy or occupational therapy.

WILL ANY OTHER INCOME I RECEIVE AFFECT HOW MUCH YOU PAY?

Income protection is designed to help replace some of your income when you're unable to work due to illness or injury.

We'll reduce the **benefit** we pay you if:

- the **benefit**; plus
- the Basic Allowance and Work-Related Activity Component; plus
- any other regular income you're getting;

is more than 90% of your total earnings before the start of the **deferred period**.

Basic allowance and Work-Related Activity Component are State benefits paid by the Department of Work and Pensions.

Other regular income we consider includes payments from any pensions and other insurance policies. For example, loan protection policies. It doesn't include any income you were already getting before the start of the **deferred period**.

CHANGING MY MIND

You can reduce your cover under the **scheme** to the **core benefit** and minimum payment term from the next **monthly accounting date**.

You'll need to tell your **employer** you wish to reduce your cover.

Legal & General Assurance Society Limited.

Registered in England and Wales No. 166055.

Registered office: One Coleman Street, London, EC2R 5AA.

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Q0035648 05/13 H0140904