



# Roadmap to Recovery

## With & without Income Protection

With Income Protection 		Without Income Protection 
<ul style="list-style-type: none"> <li>Protected income</li> <li>Peace of mind</li> <li>Supported by adviser</li> </ul>	<b>Healthy &amp; working</b>	<ul style="list-style-type: none"> <li>Living month-to-month</li> <li>Unaware of the risk</li> </ul>
<ul style="list-style-type: none"> <li>Claim approved</li> <li>Mortgage and bills covered</li> <li>Family supported</li> </ul>	<b>Illness strikes</b>	<ul style="list-style-type: none"> <li>Income stops</li> <li>Savings drained</li> <li>Debt builds</li> </ul>
<ul style="list-style-type: none"> <li>Rehab support</li> <li>Return to work planning</li> </ul>	<b>Rehab &amp; support</b>	<ul style="list-style-type: none"> <li>Long waiting lists for support</li> <li>Financial pressure</li> </ul>
<ul style="list-style-type: none"> <li>Gradual return to work</li> <li>Average claim length 5 years, 8 months*</li> </ul>	<b>Return to work</b>	<ul style="list-style-type: none"> <li>Delayed recovery</li> <li>Reliance on state benefits</li> </ul>
<ul style="list-style-type: none"> <li>Financial stability</li> <li>Supported recovery</li> </ul>	<b>End state</b>	<ul style="list-style-type: none"> <li>Financial insecurity</li> <li>Stress</li> </ul>

Based on real claims data and average recovery timelines

\*LV= claims data 2024

### James

Meet James, 42, a Project Manager from Surrey, married with 2 children

# 1 in 2

chance of being unable to work for 2 months or more\*

\*LV= Risk Reality Calculator. Based on a male aged 42, non-smoker, retiring at 68

### Did you know?



The **average age** of Income Protection claimants in 2024 was **45-years-old\***

**65%** of Income Protection claims in 2024 were for **men\***

In 2024, **45%** of Income Protection claims related to **mental health** were for women\*

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