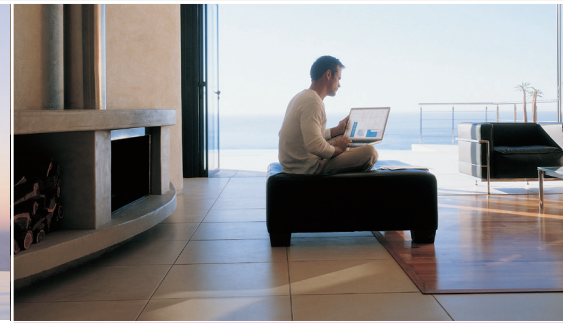




**WILLIAM RUSSELL**  
Peace of mind wherever you are



## INCOME REPLACEMENT... A LIFESTYLE CHOICE

**This help-sheet will help you understand why you should seriously consider international income protection.**

As one of the few insurance providers offering international income protection, William Russell have created Global Income Protection exclusively for expatriates.

The Global Income Protection plan allows you to insure your salary so that if you suffer an illness or injury that results in you having to take long term sick leave, you will have a replacement income to help you maintain your standard of living.

### Why is this different from local cover?

Unlike local income protection plans, Global Income Protection covers every move you make – whether you are moving internationally from contract to contract, travelling for business or simply returning to visit relatives in your home country.

### Why do I need this type of insurance?

In May 2002, with the 2% compound interest benefit, the monthly payments he receives are increased to \$10,200 per month.

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



In 2005, 92,523 people aged between 25 and 64 died in the UK\*.

In the same year, more than 1.7 million people aged between 25 and 64 had been unable to work for more than two years\*\*.

UK statistics show that you 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: ONS Abstract of Statistics 2007 Edition  
\*\* Source: DWP WPLS data May 2007

**How would you cope financially if an illness or injury prevented you from earning your living at any time during your working life?**

### Doing the sums

#### An example:

A 30 year old insures \$45,000 benefit (being 75% of his \$60,000 salary) and does so for 34 years until retirement\*\*\*.

At today's premiums, he would expect to pay \$73 per month (based on a 6 month deferment), that's just over \$18 per week and just 1.5% of his gross monthly salary.

If he became too ill to work and claimed for a 2 year period, we would replace his salary over those 2 years to the value of \$90,900 and he would not pay his premiums during this time.

During the time that his income protection plan remains in force, he will have paid \$61,911 total in premiums\*\*\*, that's just over 1 year's salary for total peace of mind over 34 years.

To put it another way, even paying his premiums over 34 years won't amount to the valuable benefit he receives in just his 2 years off sick.

### Don't leave it to chance

It's true that you never know how worthwhile having insurance is until you need it. But knowing the statistics, are you prepared to take that chance?

The worry of maintaining even a basic existence for yourself and your family, will be the last thing you'll want to deal with when trying to cope with a serious illness or injury.

Global Income Protection offers you total peace of mind wherever you are in the world.

\*\*\*Figures do not include rises in premiums and/or sum insured.



**GLOBAL INCOME®**  
Income Protection for Expatriates

Valuable income replacement to help you maintain your standard of living should you have to take long-term sick leave

#### AREA OF COVER:

World-wide

#### KEY FEATURES:

- Insure up to 75% of your gross annual earnings (max \$144,000)
- Benefit payments escalate by 2% compound interest each year
- Waiver of premium whilst you claim with cover reinstated on return to work
- Benefit paid for up to 24 months whilst you are unable to return to your own occupation
- Rehabilitation benefit paid if you are able to resume part-time work during the first 24 months of claiming benefit
- Benefit continues after 24 months if you are totally unable to return to any occupation for which you are fitted by way of training, education or experience
- Benefit payments automatically cease when you reach age 65 or upon death
- Choice of deferment period with benefits starting after 3 or 6 months
- Cover available in Sterling, US Dollars, Euros and UAE Dirhams.
- Available to employed and self-employed expats

**You can be confident that you are insured with a company that understands your needs, treats you as individual and provides you with the highest standards of awardwinning service.**

Get a Quick Quote  
[www.william-russell.com](http://www.william-russell.com)

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