



# Income protection for individuals

**Just to let you know**—you won't find complete information for income protection in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. These can be found in the [plan agreements](#), which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise.

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## Key benefits

### Replacement income

## A monthly income if you can't work.

The income plan pays you a replacement income if you're unable to work because of illness or injury for longer than 3 months.



### Keeping pace

## Your replacement income keeps up with inflation.

The cost of goods and services rises year-on-year. We increase your replacement income payments by 2% compound year-on-year, so you don't lose money in real terms.

### Complete recovery

## Proportionate benefit to help you return to work.

If you're ready to return to work in a limited capacity, we'll pay you a proportion of your benefit to help offset any temporary reduction in your salary while you're completing your recovery.



### International cover

## Your plan's always working for you.

Unlike similar plans from domestic insurers, our income plans are international. You're covered for life, work & travel abroad.

### Annually renewable

## Cover for as long as you're working

The income plan is annually renewable and you can renew until you reach age 65. Once you're on cover, there are no further medical tests or exams—even if your health deteriorates.



## Why choose income protection?

**It's worth considering** how much money you would need to support you and your family if you were no longer able to work. A replacement income can help protect your current lifestyle and make sure you keep up with mortgage payments and other bills, allowing you to focus on your recovery.

## How income protection has helped our members living & working abroad

### Financial support while you cannot work



Alan works for a chemical engineering firm, and his employer asks him to re-locate permanently to North Africa. Alan thinks that the opportunity is too great to miss, plus the remuneration is very attractive. He decides to take it, moving his wife and two children with him and enrolling them in an international school. A few years after his move, he is diagnosed multiple sclerosis. Soon after, Alan is left unable to continue his employment and, with his particular form of multiple sclerosis, he will never be able to work again. After his employer's sick pay scheme ends, Alan would be left without any income to support his family or pay for his health insurance, which provides the private healthcare on which he relies for treatment of his condition. With income protection from William Russell, Alan would receive a replacement income paid for several years—increasing by 2% compound each year—until his retirement age of 65 or death, whichever is soonest. With the safety net afforded by income protection, Alan can still afford his health insurance, pay the household bills, and support his family—even though he is unable to work.

### Financial space to focus on recovery

Samantha moves from Britain to Australia with her two children to take on a new role as an administrator for a sports team. A few months later, she's involved in a road traffic accident and suffers serious injuries to her arms. She undergoes emergency surgery and the doctors say she is unable to return to work for at least 10 months while she completes an extensive rehabilitation programme. With income protection from William Russell, Samantha would start receiving 75% of her pre-disability salary after her 3-month deferment period. It would be enough that Samantha wouldn't have to worry about paying the bills for her and her family. She would be able to focus fully on her recovery, rehabilitation, and spending time with her children.



## Applying for income protection

Income protection is great value for money, with a US\$60k income benefit costing just US\$97 for a member aged 30 with a 6-month deferral period. You can complete your application digitally and there's often no need for a medical examination.

### Choose an income benefit

1

You can insure up to 75% of your salary up to a maximum of US\$144k or £108k or €144k. This is the replacement income we'll pay you if you're unable to work because of illness or injury.

### Choose a deferment period

2

Payment of your replacement income starts after your deferment period. You can choose a deferment period of 3 months or 6 months. Premiums are higher if you choose a 3-month deferment period, as payment of your replacement income will start sooner.

### Complete the digital application form

3

Simply complete the [digital application form](#), which includes a brief declaration of your medical history, and we'll review your responses.

### Medical examinations

4

If you're under age 50, fit & healthy, and you're applying to insure your income for US\$75k or less, we can usually issue your plan within 48 hours. If we need you to undergo a medical examination, this can be at a clinic near you, and we'll reimburse the cost once we issue your plan.

### Any questions?

Call [+44 1276 486 477](tel:+441276486477) or email [sales@william-russell.com](mailto:sales@william-russell.com).

**We're the insurance partner of choice for people living and working abroad.**



**William Russell**

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