

# GIP Made Easy

Tailored Income Protection packages for small businesses and small plans covering 100 employees or fewer.

Essential	Premium	Premium Plus
<ul style="list-style-type: none"><li>✓ SPA termination age</li><li>✓ 1 year payment period</li><li>✓ 26 week deferred period</li><li>✓ 50% salary replacement</li><li>✓ 'Own or suited occupation' incapacity</li><li>✓ No State benefit offset</li><li>✓ No benefit escalation</li></ul>	<ul style="list-style-type: none"><li>✓ SPA termination age</li><li>✓ 5 year payment period</li><li>✓ 26 week deferred period</li><li>✓ 75% salary replacement</li><li>✓ 'Own or suited occupation' incapacity</li><li>✓ No State benefit offset</li><li>✓ 2.5% benefit escalation</li></ul>	<ul style="list-style-type: none"><li>✓ SPA termination age</li><li>✓ SPA payment period</li><li>✓ 13 week deferred period</li><li>✓ 80% salary replacement</li><li>✓ 'Own occupation' incapacity</li><li>✓ No State benefit offset</li><li>✓ 5% benefit escalation</li></ul>

**Optional**

Pension scheme contributions  
National Insurance contributions

**All employees**

Telephone helpline (EAP), online health risk assessment and face to face counselling for all employees, provided by Health Assured

Early intervention and rehabilitation claims support

Products and services are offered by MetLife Europe d.a.c. which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand. MetLife Europe d.a.c. is a private company limited by shares and is registered in Ireland under company number 415123. Registered office at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office at One Canada Square, Canary Wharf, London E14 5AA. Branch registration number: BR008866. MetLife Europe d.a.c. (trading as MetLife) is authorised and regulated by Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

COMP 2596.2.MAR2021