

# GIP Made Easy

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

## Essential

- ✓ SPA termination age
- ✓ 1 year payment period
- ✓ 26 week deferred period
- ✓ 50% salary replacement
- ✓ 'Own or suited occupation' incapacity
- ✓ No State benefit offset
- ✓ No benefit escalation

## Premium

- ✓ SPA termination age
- ✓ 5 year payment period
- ✓ 26 week deferred period
- ✓ 75% salary replacement
- ✓ 'Own or suited occupation' incapacity
- ✓ No State benefit offset
- ✓ 2.5% benefit escalation

## Premium Plus

- ✓ SPA termination age
- ✓ SPA payment period
- ✓ 13 week deferred period
- ✓ 80% salary replacement
- ✓ 'Own occupation' incapacity
- ✓ No State benefit offset
- ✓ 5% benefit escalation

## 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 by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. [www.metlife.co.uk](http://www.metlife.co.uk)  
COMP 2596.1.OCT19