

Further information

This document is only a brief guide to the income protection plan. All information is provided as at February 2011 and may change. Tax treatment is dependant on individual circumstances. The tax information in this brochure is based on our understanding of current law and HM Revenue & Customs practice which can change.

You'll find full details of the standard cover in the policy wording. You can ask for a copy at any Nationwide branch. Non-standard terms may apply, depending on your circumstances.

You need to apply for income protection and cover is provided if you are accepted.

The Insurer

This income protection plan is an Aviva Health UK Limited policy underwritten by Aviva Life & Pensions UK Limited.

About Nationwide

Nationwide acts as an intermediary which means our Senior Financial Consultants act as your agent and we accept responsibility for the advice provided and the arrangement of your insurance. They can only provide advice in respect of the income protection plan available through Nationwide, which is administered by Aviva Health UK Limited and underwritten by Aviva Life & Pensions UK Limited.

Telephone calls may be recorded for training and monitoring purposes.

This product does not confer membership rights in Nationwide Building Society.

About Aviva Health UK Limited

Aviva Health UK Limited, Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3RY. Registered in England number 2464270. Registered Office: 8 Surrey Street, Norwich NR1 3NG.

Aviva Life and Pensions UK Limited. Registered in England number 3253947. Registered Office and Head Office: 2 Rougier Street, York YO90 1UU.

Authorised and regulated by the Financial Services Authority.

You can order all our publications in large print, Braille, audio cassette or CD. Your local branch will arrange this for you or you can contact us on **08457 30 20 10**.

If you have hearing or speech difficulties and are a textphone user, you can call us direct in text on **0800 37 80 01**. We also accept calls via BT TypeTalk. Just dial **18001** followed by the full telephone number you wish to ring.

Nationwide Building Society is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority. You can confirm our registration on the FSA's website www.fsa.gov.uk or by contacting the Financial Services Authority on 0845 606 1234.



Nationwide cares about the environment - this literature is printed in the UK with biodegradable vegetable inks on paper from well managed sources.

Nationwide Building Society, Head Office,
Nationwide House, Pipers Way, Swindon,
Wiltshire SN38 1NW.

P3126 February 2011



Income Protection



Helping safeguard your way of life



What does your income actually pay for?

How long would you be able to meet your everyday financial commitments if you were unable to work? Consider your regular weekly costs and use the chart below to help work out the amount you'd need to cover your weekly expenses:

What are your average weekly costs?

Rent/mortgage payments	£
Food bill	£
Utility bills	£
Council tax	£
Phone bill	£
Car costs	£
Credit card and loan payments	£
Clothing for you and family	£
Entertainment/going out	£
Holidays	£
Other spending	£
TOTAL	£

If you are unable to work due to illness or accidental injury, income protection can give you a safety net. It can pay out a tax free benefit until you are well enough to return to work, or until your chosen retirement age.

Could you survive on incapacity benefits of £79.15 a week?

If you couldn't work, the state benefit might be unlikely to cover all of your living costs. You might only receive:

- £79.15 Statutory Sick Pay for the first 28 weeks you are unable to work
- After an assessment phase this could rise to £91.40 per week (basic allowance + Work Related Activity Component).

Source: Department of Work and Pensions April 2010

How Income Protection can help

- **Continue receiving an income**
Receive regular payments while you're unable to work and your income is compromised.
- **Meet some of your monthly bills**
Helps pay for all your essential expenses like your mortgage, your utilities and food bills.
- **Provide peace of mind**
Both you and your loved ones can be secure in the knowledge that there is something in place to take care of life's essentials if you are unable to work due to an accident or illness.
- **Compensation for reduced earnings**
Should you be unable to make a full recovery and return to work at a reduced salary, the plan can compensate you for some of your lost earnings.
- **Peace of mind when you need to claim**
Income protection is provided by Aviva Health UK Limited, one of the leading providers of Income Protection in the UK. Aviva takes great pride in their claims service and understand that any situation giving rise to a claim being made can be very difficult and stressful. Aviva offers a truly personal service with a dedicated Claims Adviser for the entire claim, providing support to help you on your road to recovery and return to work.

Could it happen to you?

Over 1.8 million people were claiming incapacity benefit for over six months in May 2010

Over 1.7 million of these were claiming for more than two years

(Source: Department of Work and Pensions, May 2010)



Ed's story

Ed Chamberlin was diagnosed with cancer in December 2008. A family man with a three year old daughter and a new baby on the way, it was obviously an extremely stressful time. However, Ed describes the support he received from having a Nationwide income protection plan in place as "fantastic".

"Before my financial review I had no idea that such policies existed. We discussed my circumstances and individual needs and as a result I took out a Nationwide income protection plan. Of course, at the time you don't think anything like that would happen to you, but you can't put a price on peace of mind.

I feel totally indebted to the Financial Consultant as the policy has made a huge difference. On top of the stress and strain of being diagnosed with a serious illness such as cancer, I had no income and with a second child on the way I was extremely worried about our finances.

The policy gave us financial security and peace of mind. The whole process throughout my claim has been excellent."

Source: Nationwide, March 2010

Speak to one of our consultants about setting up your Income Protection plan. To help you decide if Income Protection is suitable for your needs, simply contact your local branch.

One of our Senior Financial Consultants will be on hand to help you. They will ask you some questions and guide you through the application process and answer any questions you may have.