

# The right time to talk about a back-up plan

It might be important, but your boss won't appreciate a 3 am phone call. And you can put away that loudhailer too, Sunday morning lie-ins should be respected.

But don't worry. There are lots of far more natural opportunities to bring Income Protection to your employer's attention:

## When you're first negotiating your contract

It's a bit of a no brainer, but before you've signed on the dotted line, it's worth asking about whether Income Protection can be part of your benefits mix.

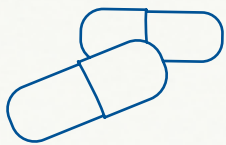


## At your annual review or appraisal

The one point in the year you're guaranteed to have your boss's full attention.

## When you're about to go through big life changes

Let's face it: whether you're buying your first house or expecting a new baby, you're probably taking a good long look at your finances anyway. So it's a natural point to drop HR an email and find out how you can protect the paycheque that's about to become even more important.

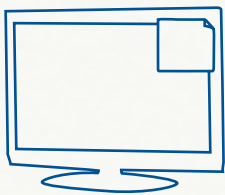


## If you've just been off ill

You've been off for a week or so, but what if it had been longer? Well, why not ask HR? Find out what the company policy is on your return, and ask them about Income Protection.

## On your next employee survey

If your company's a fan of surveys, then use one of those text boxes (the ones you always end up staring at blankly, wondering what to write) to ask for Income Protection. They're anonymous too (usually, anyway).



## A few months before your flex benefits review

Ok, so this one isn't for everyone (so if you're looking puzzled, it's probably not for you), but if your company does flexible benefits, then drop HR an note a couple of months before the next review and ask if IP can be included as an option.

It's all pretty simple really. Let us know how you get on.