

Group income protection

Support for you and your employees during long-term absence

Sick leave is rising at its highest rate since 2004. The cost to UK employers runs into £billions.

As for employees, life can feel precarious. How will they cope if their sick pay ends and they're not well enough to return to work?

Group income protection is the answer. It pays employees an income while they recover from a long-term illness or injury. This means your employees are supported without impacting on your business.

Show your commitment to financial wellbeing

Employees get peace of mind knowing their income is protected. Employers can also offer any of the wellbeing services included in the policy at no extra cost. Many see productivity gains as a result.

Deliver a cost-effective win-win

Group income protection delivers cost savings and eases the burden on HR with rehabilitation services that promote recovery and return to work. And the premiums are tax-deductible.

Improve recruitment and retention

Reward and benefit schemes that go beyond pay are more valued than ever. With a meaningful benefits package, you'll impress the talent out there and build loyalty across your workforce.

How First Actuarial helps with group income protection

Our group income protection specialists are here to guide you through the selection process and beyond.

As your trusted partner, we'll use our market knowledge to design benefits around your business needs and we'll negotiate the best terms available.

We'll keep you compliant with legislation at all times. And we'll monitor your cover as business needs change.



How does group income protection work?

We take employers through a five-step process to group income protection:

Step 1 – We'll get to know you and your business

What direction are you taking your employee wellbeing strategy? To understand your business and what you're trying to achieve, we'll sit down with you and listen.

Step 2 – We'll go out to market and assess what's available

Having set out your requirements, our group protection specialists will go out to the market to identify options. We'll use our expertise to match your requirements with suitable policies.

Step 3 – We'll explain the most suitable options

We'll take you through the policies that we think are a good fit, and we'll make recommendations. Group income protection policies offer a wide range of features. We can tailor provision to your employee profile and business needs.

Step 4 – We'll help you set up your group policy

We'll work together to set up your policy. You can then make claims on behalf of an employee on long-term sickness absence. Once approved, the benefit will be paid to you as the employer. You'll process the payment through payroll, and the employee will receive the benefit as net pay.

Step 5 – We'll give you ongoing support

We'll provide all the support you need throughout the year. We can help with annual renewals and biennial market reviews. And we'll continue to listen, so your policy remains fit for purpose as your business changes and grows.

Get in touch

Get in touch today to discuss how we can help you with income protection.

Together, our specialists offer seven decades' experience of group protection. We also have considerable knowledge of pensions and employee benefits.



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