



Could the taxman help you pay for your income protection plan?

Executive Income Protection is a tax efficient way for small businesses to provide a valuable benefit to their staff (including directors) to help them financially when they are unable to work due to sickness or incapacity.

Tax treatment*

1. Normally employer paid premiums are not treated as a P11D benefit.
2. Premiums often qualify as a business expense.

What earnings can be covered?

- Salary
- Overtime/Bonuses
- P11D Benefits
- Dividends

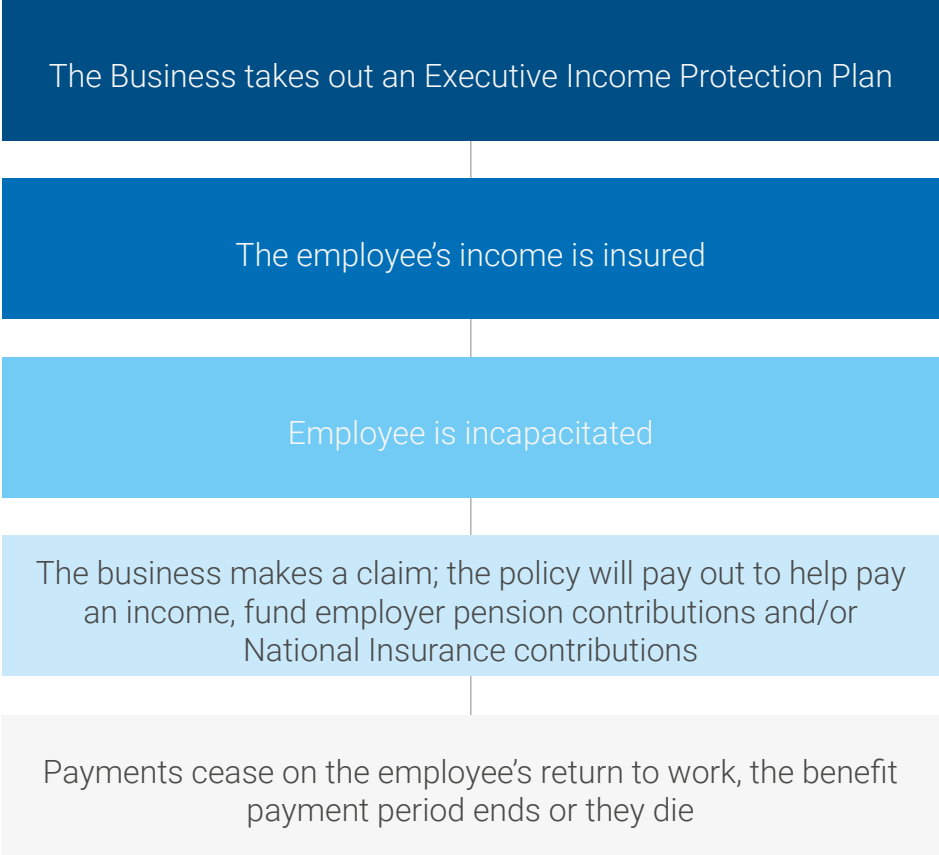
Definition of incapacity

- Own Occupation

Maximum benefits

Up to 80% of earnings, Plus, additional cover can be arranged for Employer National Insurance and Employer Pension Contributions

How it works



For more information please call me:
Name:
Tel:
Email:

*This information is based on our understanding of current taxation law and HMRC practice; this may change in the future.