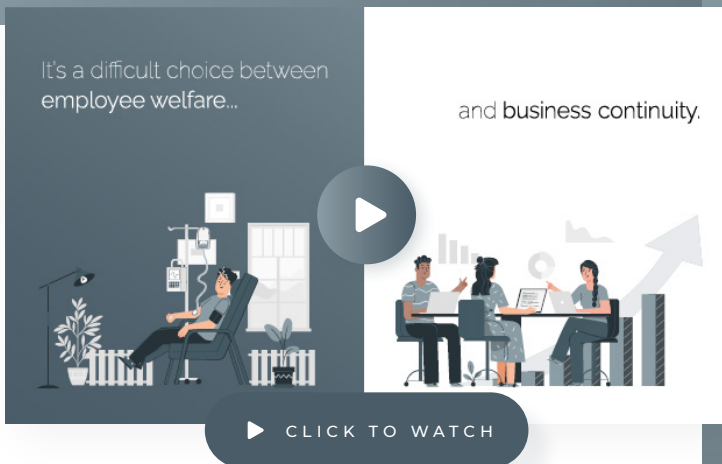


# PROTECT FINANCIAL

<https://protect.financial>

JOIN PROTECT

SCHEDULE A DEMO



Protect Financial ensures employees receive 100% of their salary, should an employee be required to take a leave of absence for more than 30 days due to any extended period of sickness covered by a doctor's note.

Protect Financial will replace your minimum statutory sick pay for up to 12 months, enabling you to hire a temporary replacement at no extra cost, keeping your business moving forwards and ensuring an employee on an extended period of sickness is financially supported in their time of need.

## Financial Wellbeing

Protect Financial is a Financial Wellbeing Program provided by you for your employees, the aim of the programme is to secure and improve their financial future.

### ✓ 12 Months Sick Pay

Our lead benefit is Enhanced Sick Pay to provide your employees with 100% of their net salary for up to 12 months of sickness for any reason covered by a doctor's note. (See [Terms & Conditions](#)).

### ✓ Cost Neutral for Employer

In terms of the cost, it is always funded by a 1.5% deduction from the employee's gross salary as part of the payroll process. You can either give the employees an RPI linked pay increase to fund the cost of the program or run this as an auto-enrolment program, in a similar way to how Pensions operate, and employees can choose to opt-out should they wish to. \*Less than 3% of employees opt-out of the program.

### ✓ No Administration

It's a fully automated process that connects with your payroll provider so their administration for you once setup. If you'd like to learn more [schedule a call](#) with one of our team or [sign up online](#).

## 10 MINUTE SIGN UP

Protect Financial is integrated with major Payroll & HR Platforms ensuring a minimal sign up process and fully automated service.



## ENHANCED SICK PAY TERMS

Protect Financial includes as many unexpected circumstances as possible that may affect employees and cause a prolonged extended period of sickness including:

## ENHANCED SICK PAY

Read our full terms of the [Enhanced Sick Pay here](#).



Accident & Sickness



Anxiety and Depression



Critical or Terminal Illness



Stress



Mental Illness



Pre-existing Medical Conditions  
(See terms & conditions)

## WHY IS PROTECT FINANCIAL IMPORTANT?

Protect Financial enables you as an Employer, who cares about the financial wellbeing of your employees to provide them with a safety net in the form of enhanced sick pay in the unfortunate event of accident or serious illness.



### Support your employees in their time of need

In the event of sickness over 30 days we will on your behalf pay 100% of the employees net monthly salary to their bank account in your name.



### You don't lose a key employee

You NEVER will have to make the difficult decision: Do I pay my employee their full salary in their time of need or do I use their salary to bring in a temporary employee to fulfil their responsibilities?



### No cost or Admin to you

You can choose to use the auto enrolment model meaning 1.5% is deducted from the employees monthly gross salary via your payroll platform (e.g Xero, Sage, etc) similar to how pensions operate, and this means no additional administration for you.



### No commitment whatsoever

If you run the auto-enrolment program (handled by us) and your team opt-out because they don't see the value then neither you nor they have any obligations or costs at all. Any of your Employees can decide they want to opt-out of Protect Financial at any time for any reason with no additional fees or charges.



### Extra financial benefits

We are working with some of the UK's leading firms to provide benefits that through your membership will enable your employees to improve their financial wellbeing such as Mortgages, Pensions, Utilities, etc.

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## HOW DOES PROTECT FINANCIAL WORK?



### Join Protect Financial



Then choose to either:

#### A) Optional

Run an auto-enrolment programme allowing employees to opt-out of Enhanced Sick Pay and additional Protect Financial Benefits at no extra cost to the business.

#### B) Included

Provide Enhanced Sick Pay to all employees as an inclusive program and you may decide to assist the employees' contribution by an equivalent RPI pay increase.

### ENHANCED SICK PAY

If an employee is struck by an unexpected illness requiring them to take a leave of absence for more than 30 days, the employee logs into the Protect Member's portal and submits an online enhanced sick pay application.



The Enhanced sick pay application is handled and validated entirely by the Protect Financial Platform and once approved, we will seek final approval from you and then pay your employee in your behalf and in your name.



The employee receives their tax free net salary\*, supporting them in their difficult time whilst ensuring business continuity by enabling you to use the money you would normally pay them to bring in a temporary employee.

\*Average of the past 12 months

## MODEL - MEMBERSHIP



LLOYD'S



Protect Financial is a subsidiary of Protect Group which is a global leader in the design, implementation, and administration of life assistance services. We create sector specific programs that support businesses in improving their employee experience.

Protect is not an Insurance Broker or Insurance Provider, and has sourced comprehensive Insurance Contracts from reputable providers including AXIS Capital and Hiscox Insurance through the Lloyds of London market.

## JOIN PROTECT

Protect Financial requires a very simple and quick setup process:

01.



JOIN PROTECT HERE

Sign up to Protect Financial via our online form [here](#)

02.



SCHEDULE A DEMO

Connect your payroll or HR Platform using open API

03.



Protect Financial is live, your business and your employees are protected!