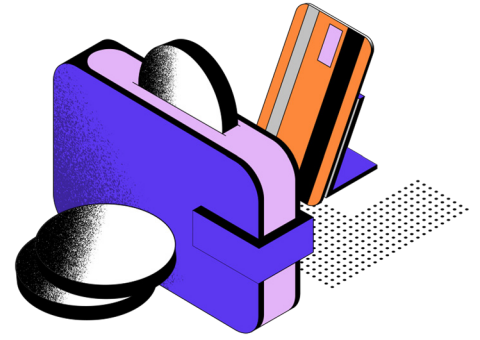


# Protecting Clinical Income When You Can't Practise

## Why It Matters for Surgeons & Dentists

Your ability to generate income depends on your ability to perform clinical duties. If illness or injury prevents you from working, revenue can stop immediately, while personal and practice costs continue.

Executive Income Protection (EIP) allows your practice to insure your income, rather than you funding cover personally.



## What It Does

If you're unable to work due to illness or injury:

- The policy pays a monthly benefit to your company
- Your company continues paying you through payroll
- Income tax and NI are deducted as usual
- Optional cover can include:
  - Dividends
  - Employer pension contributions
  - Employer NI

## Why It's Different from Personal Income Protection

Personal Policy	Exec Income Protection
Paid personally	Paid by the company
Covers salary only	Can include salary + dividends + pension
No corporation tax relief	Premiums often allowable business expense
Limited structuring flexibility	Designed for director/shareholder remuneration

## Protection In the Round

For incorporated clinicians:

**Executive Income Protection** → protects your income if you can't work

**Relevant Life** → protects your family if you die

**Key Person** → protects the practice if someone critical is lost

Together, they form a comprehensive clinical risk framework.

## Key Features to Consider

- Own occupation definition (critical for specialists)
- Deferred period selection
- Benefit period up to retirement
- Index-linked benefits
- Proportionate benefits on phased return
- Rehabilitation support

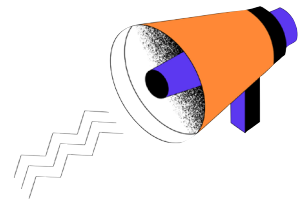
## Clinically Relevant Risks

- Musculoskeletal injuries (common in surgery & dentistry)
- Stress and burnout
- Long-term illness
- Recovery periods after surgery or treatment
- Partial return to work at reduced hours

## The Conversation with Broadbench

We'll help you determine:

- How much income should be protected
- How dividends are treated
- The most tax-efficient structure
- Appropriate deferred and benefit periods
- How EIP integrates with your wider protection strategy



## Who Should Speak To Us?

- Surgeons operating via limited company
- Practice-owning dentists
- Clinical directors
- High-earning consultants with dividend income
- Practices wanting enhanced executive benefits



# broadbench

Read our client reviews ★★★★★