Canada Life Group Income Protection

Policy Particulars

With Effect From 1 June 2026

Policy No. A20023/1/H

Policyholder:	Infoblox UK Limited
Scheme:	Infoblox UK Limited Group Income Protection Scheme
Commencement date:	22 June 2016
Annual revision date:	1 June
Periodic review date:	the 'annual revision date' in the year 2029
Premium calculation basis:	premiums for your Policy will be calculated on the unit rate basis
Premiums:	£0.8410 per £100 'scheme salary'
	the total premium for each 'policy year' will be payable annually on the 'annual revision date' at the beginning of that year

---

Category 001

eligible employees included in the employers pension arrangement

Eligible employees:	all permanent employees of the 'employer', for whom the 'employer' makes contributions into their pension scheme arrangement on their behalf, who are both employed and resident in the UK
Normal inclusion date:	the first 'entry date' on which a person is an 'eligible employee' aged at least 16 but less than the greater of 65 or state pension age
Entry date:	day
Cease age:	the greater of 65 or state pension age (male) and the greater of 65 or state pension age (female)
Length of deferred period:	13 weeks
Definition of incapacity:	Standard
Scheme salary:	current basic annual salary or wages only
Pensionable salary:	not applicable

During any period that benefit is payable under the Policy for a 'member', the 'scheme salary' for that 'member' will be the amount applicable immediately before the commencement of his or her 'deferred period'

Basic benefit:	an annual amount equal to:
	75.00% of 'scheme salary'
Pension scheme contributions:	6.00% of 'scheme salary'
National insurance contributions:	not applicable
Escalation rate for Basic benefit:	RPI Limited to a maximum of 2.5%
Escalation rate for Pension scheme contributions:	RPI Limited to a maximum of 2.5%
Escalation rate for National insurance contributions:	not applicable

'RPI limited to a maximum of 2.5%' means:

The annual amount of any benefit payable under the Policy in connection with a 'member's' 'incapacity' will be increased on each anniversary of the date on which benefit was first payable under the Policy in relation to that 'incapacity' by:

(i) the amount of 'the increase in the RPI'
or
(ii) 2.5%
whichever is less.

'The increase in the RPI' is the annual percentage increase in the UK index of retail prices, as declared for the 12 month period ending on the day before the date on which the relevant increase in benefit under the Policy is due

Category 002

eligible employees not included in any other category

Eligible employees:	all permanent employees of the 'employer' (other than employees included in the employers pension arrangement), who are both employed and resident in the UK
Normal inclusion date:	the first 'entry date' on which a person is an 'eligible employee' aged at least 16 but less than the greater of 65 or state pension age
Entry date:	day
Cease age:	the greater of 65 or state pension age (male) and the greater of 65 or state pension age (female)
Length of deferred period:	13 weeks
Definition of incapacity:	Standard
Scheme salary:	current basic annual salary or wages only
Pensionable salary:	not applicable

During any period that benefit is payable under the Policy for a 'member', the 'scheme salary' for that 'member' will be the amount applicable immediately before the commencement of his or her 'deferred period'

Basic benefit:	an annual amount equal to:
	75.00% of 'scheme salary'
Pension scheme contributions:	not applicable
National insurance contributions:	not applicable
Escalation rate for Basic benefit:	RPI Limited to a maximum of 2.5%
Escalation rate for Pension scheme contributions:	not applicable
Escalation rate for National insurance contributions:	not applicable

'RPI limited to a maximum of 2.5%' means:

The annual amount of any benefit payable under the Policy in connection with a 'member's' 'incapacity' will be increased on each anniversary of the date on which benefit was first payable under the Policy in relation to that 'incapacity' by:

(i) the amount of 'the increase in the RPI'
or
(ii) 2.5%
whichever is less.

'The increase in the RPI' is the annual percentage increase in the UK index of retail prices, as declared for the 12 month period ending on the day before the date on which the relevant increase in benefit under the Policy is due