



WE'VE GOT IT COVERED

Flexible menu plan packages to suit your clients' needs

As your clients journey through life their needs change. But one thing remains the same and that's the **need and desire to protect** themselves as well as the people and things that are important to them.

No matter where someone is in their life, the cover available from our menu plans **can adapt with them**. So if it's protecting their family, business or the lifestyle they've built – **we've got it covered**.

Mortgage package



Make sure your client's mortgage is protected should the worst happen and provide cover for ongoing bills and expenses. You could include Life Cover to pay out a lump sum on death and family income benefit to pay out a regular income.

We think your mortgage clients will love:

Free Cover

In many cases we can offer cover before your client's plan actually starts, from the moment they complete their application. Ideal if they're waiting on their mortgage completing.

Decreasing cover

Your clients can reduce the amount of cover over the term of their plan in line with their mortgage. Making it a more affordable option than level cover.

Family package



Whether your clients are expecting their first baby or are dealing with a household of wild teenagers, they'll want to make sure they have financial security should something happen to them. By combining Life Cover, Critical Illness Cover and Income Protection they'll have comprehensive cover in place.

We think your clients with families will love:

Children's Critical Illness Cover

Automatically included when your clients take out Critical Illness Cover, this covers any children your clients have or may have from birth to age 21. We pay out 50% of the cover amount up to £25,000.

Helping Hand*

Our comprehensive support service that's included in all our protection plans available through intermediaries. It's available to your clients from the day their plan starts, they don't need to pay anything extra to use it and their partner and children can use it too.

Business package



Most businesses make sure they're covered against the effects of fire or burglary – but what about their people? With our Business Menu Plan you can recommend Life Cover on its own, Income Protection on its own or you can combine them with different cover amounts, terms and options.

We think your business clients will love:

Key person replacement

If your client loses a key person, our Helping Hand support service gives them access to a recruitment specialist, who'll provide them with a list of suitable temporary or permanent replacement candidates within 48 hours.

Key Person Income Protection

Make sure your client's business is protected if a skilled employee can't work because of an injury or illness.

Self-employed package



For anyone who's self-employed, their income is the most valuable thing they have – although they probably don't realise it. By combining Income Protection with Life Cover, you can make sure their mortgage is protected, or that they'll have a regular income to cover their expenses if they get ill or injured and can't work.

We think your self-employed clients will love:

Average earnings

If your client's earnings vary significantly from one year to another, we'll use their average earnings over the last three years immediately before the claim.

Minimum benefit amount

The amount of cover paid out at claim will never be less than the lower of £1,500 each month or the amount of cover on the plan. This means we'll pay the lower of this amount even if your client's monthly income falls after their cover is taken out.

Family legacy package



No one wants an unexpected tax bill before they can access their inheritance. But that's exactly how inheritance tax works – you pay upfront. By recommending Life Cover and putting it in trust, your clients can avoid a delay in benefits being paid out and may help avoid inheritance tax. Or to put it another way, a trust makes sure the right money goes to the right hands at the right time.

We think your clients looking to leave a family legacy will love:

Online trust service

This makes the process of putting plans in trust quicker, more secure and ensures that the trust is completed correctly.

Flexible trust range

We have a wide range of bare and discretionary trusts available to meet your clients' needs.

All with one application, one plan charge and one direct debit.

These are just our suggestions - you can create your own package from any of our covers, tailoring them to suit your client's needs and budget.

To find out more speak to your usual Royal London contact or go to adviser.royallondon.com/menu

*Helping Hand is a package of support services, provided by third parties that aren't regulated by the Financial Conduct Authority. These services aren't part of our terms and conditions, so can be amended or withdrawn at any time.

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