



WHY CHOOSE ROYAL LONDON FOR PROTECTION

We opened in 1861 as a friendly society dedicated to serving the interests of our members and securing their financial futures. We've gone on to become the largest mutual life, pensions and investment company in the UK. But our commitment to these aims, great service and the intermediary market remains.

Our vision for protection is to give you a proposition that's **easy to recommend** and gives the right cover at the right time with the right experiences for you and your clients. It's based on **three key principles** and everything we do is aligned to these.



EASY TO DO BUSINESS WITH

We'll save you time and money by being easy to do business with so you can concentrate on showing your clients the value of your advice.

- A fast, efficient online service
- Easy-to-use pre-sales underwriting tool – accurate indicative decisions 24/7
- User friendly technology – mobile, tablet, laptop enabled
- Innovative underwriting with less questions and more immediate decisions
- A dedicated case manager for all your applications from start to finish
- Online trusts – the option to set up a trust online that can be used with both new and existing plans



COVER THAT MATTERS

Focusing on cover that matters helps us innovate and offer real value, resulting in better outcomes for your clients.

- Term and Whole of Life products with a range of covers including life, critical illness and income protection
- Comprehensive critical illness cover – with 17 ABI+ definitions and 14 additional covered conditions, including nine definitions to cover over 60 early stage cancers and the flexible options for Children's Critical Illness Cover
- Income Protection that includes fracture cover and hospitalisation payment as standard
- Helping Hand – personal support whenever it's needed



LONG TERM RELATIONSHIPS

Our support can help you develop your client relationships to encourage repeat business and referrals.

- Personal service from our experienced sales consultants
- Valuable business and marketing support including our marketing studio site where you can 'white label' sales aids with your own details. Also, our critical illness, income protection and risk summary reports can be adapted for individual clients
- Building loyalty through ongoing relationships with advisers and customers



MORE REASONS TO CHOOSE US FOR PROTECTION

Comprehensive product range: in addition to our Personal and Business Menu Plans, we also offer our Relevant Life Plan and Pegasus Whole of Life Plan.

Flexible cover: we offer Life Cover, Life or Critical Illness Cover, Critical Illness Cover and Income Protection through both our Personal Menu and Business Menu Plans. This allows you to tailor a plan to suit your client's needs and budget.

Children's Critical Illness Cover: your clients can choose to include cover for children. We offer standard or enhanced cover with the flexibility to add or change the cover at any time during the term of the plan. Standard cover includes the main critical illness definitions and will pay up to £25,000. Our enhanced cover includes:

- the main critical illness definitions which pay up to £50,000 and terminal illness that meets our definition
- 12 childhood conditions such as cerebral palsy, Down's syndrome and Child diabetes mellitus type 1 and will pay up to £50,000
- the 14 additional conditions and will pay up to £25,000
- a payment of £5000 on the death of a child

And all your client's children are covered from birth to age 21, even if they're not in full-time education.

Additional cover: we also have 14 additional conditions (including nine definitions to cover over 60 early forms of cancer) that pay 25% of the amount covered, up to £25,000. And unlike some other providers, if a client later meets one of our main critical illness definitions, we'd also pay the full amount they're covered for. If your client chooses Enhanced Children's Critical Illness Cover then we'll also cover certain pregnancy complications as an additional condition for them and any children (£5,000 per pregnancy).

Free Cover: offered to eligible clients during underwriting (subject to terms and conditions).

Unemployment Cover: available through our Personal Menu Plan. We're one of the few providers to offer this type of cover – plus it doesn't have to be linked to a mortgage.

Flexible cover increase options: we give your clients with standard rates the option to increase their cover after certain events, such as buying a new home or the birth of a child.

Lifestyle review: if your client changes their lifestyle then they can ask for a lifestyle review. For example, if they've stopped smoking we may be able to reduce the premium or remove an exclusion.

Proven claims track record: in 2016 we paid out 92.2% of all our critical illness claims totalling over £156 million as well as 95.6% of our income protection claims (includes new claims admitted in 2016 and those already being paid before 1 January 2016 that continued to be paid in 2016) (source: Royal London UK protection business claims paid 1 January to 31 December 2016).

We want to pay more claims: that's why we cover 60 critical illness definitions, 46 pay the full amount of cover and 17 of these definitions go above the ABI standard.

Tax and trust support: from our in-house team of industry experts.

Improved online service: Specify different owners for each cover using just one application, one plan charge and one direct debit. Select and edit the start dates for each cover yourself using our online dashboard allowing you to manage when your clients' plans go on risk.

Personal support: Our Helping Hand service gives your clients, and their partner and children, access to a dedicated nurse who can support them through serious illness, injury or bereavement. It's available from the day their plan starts and they don't need to pay anything extra to use it.

Award-winning products: our Critical Illness, Income Protection and Whole of Life plans have all been awarded 5 Stars by Defaqto. And we've been awarded gold by F&TRC for our life protection, life or critical illness protection and family income benefits.

Award-winning service: our service excellence has been recognised as we were awarded 5 stars in the Financial Adviser Service Awards 2017. Our 5-star service means you and your clients can be sure you're getting the highest standard of service available.



For more information about our products and services, call us on **0345 6094 500** or visit **adviser.royallondon.com/protection**. Alternatively, speak to your usual contact.

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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