



Protection

How the menu approach to protection can benefit you and your business

With the menu approach to protection, you can tailor cover to the individual needs and budgets of your clients.

By taking a holistic approach to protection, you're able to mix and match a range of covers to provide the right amount of protection for your clients - within a budget that suits them.

Valuable protection now and in the future

The added benefit of a Menu Plan is its flexibility. Whatever happens to your client in the future, be it moving to a bigger house, changing mortgage provider, getting married or even divorced - you can be sure that their protection plan changes with them, so they always have the right amount of cover.

Let's look at some other ways our Menu Plan can help you grow your business.'



1. Revenue growth

- Using the menu approach to protection enables you to offer more solutions to more of your customers - creating more income for your business.
- Our dedicated account management and business protection support can help you to explore new markets and opportunities.

- Our pre-sales underwriting tool helps to make business more efficient for you by providing an accurate indicative decision for each cover type.
- Our marketing studio lets you use your own logo and contact details to help you promote your business and support revenue growth.
- Our 'send to client' feature speeds up the application process and enables your client to provide personal medical information without the need to involve you directly, reducing admin and giving you more time to spend with your clients.



2. Risk management

- Access our dedicated underwriting support including pre-sales enquiries about possible high-risk clients allowing you to manage client expectations.
- Our Business Support Unit (BSU) can help you navigate best advice tools and systems ensuring the advice you provide is supported by evidence.
- Free Cover ensures your clients have cover in place even during the underwriting process.
- Future proof the cover with inflation increases by using our indexation option, which makes sure any cover put in place continues to match expectations alongside economic growth.



3. Retain clients

- Life doesn't usually stay the same, so our plans are designed to be flexible. 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 their premium or remove an exclusion.
- With our flexible family cover, your clients can add Enhanced or Standard Children's Critical Illness Cover to their own Critical Illness Cover. And if their priorities or needs change, they can simply add, remove, or change this cover at any time.
- Menu Plan solutions are difficult to copy, which reduces the risk of cancellations - keeping your clients for longer.
- We offer dedicated trust support that can help your clients avoid delays in benefits being paid out - plus it won't cost them anything.



4. Reputation

- By recommending a Menu Plan, you're creating bespoke solutions for your clients that balance risk and affordability, demonstrating the quality of your advice and helping you build your reputation with your client base.
- Creating a Menu Plan solution for your clients that provides multiple potential claim opportunities ensures if the worst happens, your client has a solution that can protect them across the board - helping to build your reputation.
- Helping Hand provides practical and emotional support to your clients and their family (partner and children) from the moment the plan goes on risk and throughout their lifetime - providing real life support when your client needs it the most.

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.

To find out more about how taking a menu approach to protection can help you and your business visit adviser.royallondon.com/menu or speak to your usual sales contact.



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