ROYAL LONDON
Works for you

# Income Protection, enhanced for modern working lives

Modern working lives don't always follow a predictable path. To help reflect the realities of how clients live and work today, we've introduced a range of new and enhanced Income Protection benefits that provide greater flexibility, resilience and support when it's needed most.

| Before July 2026 | From July 2026 |
| --- | --- |
| **Child illness and loss benefit**<br>Not included. | **Child illness and loss benefit** NEW<br>Up to **£25,000** (six times monthly benefit) if a child is diagnosed with a covered condition, plus a **£5,000** child death benefit. No deferred period. |
| **Hospitalisation payments**<br>£100 a night for the plan owner from night seven, for hospital stays of at least six nights in a row. Paid for up to **90 days**. | **Hospitalisation payments** IMPROVED<br>Existing cover for plan owners, plus £100 a night, backdated to the first night, for children who stay in hospital for at least six nights in a row. Paid for up to **90 days or until** we pay the child illness and loss benefit. |
| **Sabbatical flexibility**<br>Available to eligible NHS professionals only for up to 12 months. | **Sabbatical flexibility** IMPROVED<br>Available to all clients for up to 12 months. |
| **Redundancy flexibility**<br>Not included. | **Redundancy flexibility** NEW<br>Clients can continue to claim under our Own Occupation definition during the first three months of redundancy. |
| **Death benefit**<br>12 times the monthly premium. | **Death benefit** IMPROVED<br>Fixed **£10,000** lump sum payment. |
| **Protected benefit promise**<br>Not built into our terms and conditions. | **Protected benefit promise** NEW<br>Full benefit paid if income has fallen by less than 10% when your client claims. |

## Plus, clients continue to benefit from:



Up to **£250,000 a year** cover (65% of the first £60,000 pre-tax earnings, and up to 50% of the remainder).



**Cover for things like dividends**, a nominal spouse salary and P11D benefits for employed clients.



**Lifestyle reviews** when your clients make positive lifestyle changes, like stopping smoking or improving their health, which could lead to lower plan payments.



**Fracture cover** of up to **£4,000 per claim,** for up to two claims in any 12-month period, including multiple fractures from the same incident.



An increased **minimum benefit amount of £3,500 a month for doctors and surgeons** (vs our standard minimum benefit amount of £1,750).



Up to **£25,000 a year Free Cover** may be available while we underwrite your clients' application.



Cover for **self-employed fixed business** costs, such as rent, equipment and vehicle leases, alongside income.



**Back-to-work payments** for clients with deferred periods of 13 weeks or more to support their transition.



Access to **Helping Hand** for wellbeing and recovery support from the start of your clients' plan – whether they need to make a claim or not.

Our Helping Hand services are provided by third parties which are not regulated by the Prudential Regulation Authority (PRA) or Financial Conduct Authority (FCA). They aren't part of our terms and conditions, so can be withdrawn or changed at any time. For full details, visit **adviser.royallondon.com/helpinghand**

To learn more about how our Income Protection could help support your clients, speak to your usual Royal London contact.

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