

# Life Insurance



For Adviser use only

	Intermediary	Direct	Aggregators
Life Insurance (Level)	✓	✓	✓
Decreasing Life Insurance	✓	✓	✓
Increasing Life Insurance	✓	✗	✗*
Terminal Illness Cover (for policies with a term of 2 years or more)	✓	✓	✓
<b>Optional benefits:</b>			
Waiver Of Premium	✓	✗	✗*
Immediate Cover	✓	✗	✗
<b>Additional benefits - Subject to eligibility:</b>			
Free Life Cover	✓	✓**	✓**
Accidental Death Benefit	✓	✓**	✓**
Changing Your Policy	✓	✓	✓
Other changes to the plan	✓	✓	✓
Joint Life Policy Separation	✓	✓	✓
Funeral Pledge	✓	✓	✓
Second Medical Opinion Provided by Healix Health Services	✗	✓	✓
<b>Umbrella Benefits:</b>			
Wellbeing Support <sup>1</sup>	✓	✓	✓
Care Concierge <sup>2</sup>	✓	✓	✓
Private Diagnostics <sup>3</sup>	✓ (At an extra cost)	✗	✗
Fracture Cover <sup>3</sup>	✓ (At an extra cost)	✗	✗

✓ Available
✗ Unavailable
This isn't a comparison with Buy Now products.

<sup>1</sup> Provided by RedArc Assured Ltd.

<sup>2</sup> Care Concierge is available to all Annuity, Later Life Mortgage and Group Protection customers. Only Retail Protection customers who have had a protection policy since 20th July 2023 can access the service.

<sup>3</sup> Insured by AXIS Specialty London. The support and services are provided by Trustedoctor, a sister company of Further Underwriting International SLU.

\*Some aggregator offerings may vary due to individual agreements, but this is representative of the majority.

\*\*Only available through certain sales journeys.