



A GUIDE TO LIFE ESSENTIALS

AFFORDABLE LIFE INSURANCE

Have you ever wondered how your family would manage financially if you died?

Could they keep up the mortgage or rent payments? Could they still afford the lifestyle your income allows them to enjoy?

For most of us, the honest answer is no. That's why we created Life Essentials. It's affordable life insurance that pays out a lump sum if you die or are diagnosed with a terminal illness during your policy term.

GUARDIAN₁₈₂₁

LIFE. MADE BETTER.

WE ALL WORRY ABOUT THE COST OF LIVING, BUT YOU CAN'T IGNORE THE COST OF DYING.

When times are hard, you need to make sure you're getting value for money. Life Essentials offers you just that.

It provides the features you need from a life Insurance policy at an affordable price. So, you don't need to risk your family's security by going without.

THE ESSENTIAL FEATURES YOU NEED

1 IT PAYS OUT IF YOU DIE OR ARE DIAGNOSED WITH A TERMINAL ILLNESS

The policy will pay out if you die or if you're diagnosed with a terminal illness, and you're expected to live for less than 12 months.

2 IT'S SIMPLY AFFORDABLE

Life Essentials is our low-cost life insurance, is perfect for families on a tight budget and first-time buyers who are cash-strapped after their home purchase.

3 A CHOICE OF COVER TYPES

You can choose a cover amount that remains fixed for the term of the policy, increases with inflation, or decreases in line with your outstanding mortgage.

4 BETTER COVER FOR COUPLES

We don't offer joint life policies. Instead, we offer a dual life approach where both partners' cover is kept separate. That way if either partner dies the other partner's cover remains in place.

5 OPTIONAL CHILDREN'S CRITICAL ILLNESS COVER

You can add Children's Critical Illness Protection to your Life Essentials cover anytime. And you can choose any amount between £10,000 and £100,000, limited to your cover amount.

6 WE PAY YOUR PREMIUMS IF YOU'RE TOO ILL TO WORK

With a protection policy, your premiums need to be paid to keep the cover in place. So, if you become too ill to work, we'll lighten the load by paying your premiums until you can return to work. We'll start paying your monthly premiums 26 weeks after you're unable to work due to illness or injury and your income reduces.



7 WE REVIEW YOUR PREMIUMS IF YOU STOP SMOKING

Smoking is bad for our health, and that's why smokers pay higher premiums for life insurance. However, with Life Essentials, if you're a smoker when you start your policy and then give up for more than 12 months, we may be able to reduce your premium.

8 OUR PAYOUT PLANNER MAKES PAYOUTS FASTER

Life Essentials policyholders can make use of our Payout Planner when they apply. It allows you to nominate up to 9 people you'd like your life insurance pay out to go to when you die, which means we can pay out without having to wait for probate, so your beneficiaries receive payment without delay.

9 YOU CAN ADD COVERS TO PROTECT AGAINST ILLNESS

Dying isn't the only risk to your family's financial security. Accident or illness could also prevent you from earning. So, you can add critical illness cover, or income protection to your Life Essentials cover using our menu.

10 YOU'RE COVERED FROM THE MOMENT YOU APPLY

As soon as your application is submitted you can be covered under Immediate Cover. It's the same as the type you've applied for and pays out a maximum of £300,000. This means if you die before your policy starts, you'll still be covered.

To find out more about Life Essentials, speak to your Financial Adviser.

And every policyholder gets free access to our additional support services, HALO and Anytime. You'll find more details on the back cover.

TAKING BETTER CARE OF FAMILIES.

Life Essentials policyholders, and their immediate families, receive free access to additional support services.

CLAIMS SUPPORT

HALO

Tailored medical and legal support when it's needed most.

At the point of claim, our Claims Team is on hand to organise medical treatments, counselling and legal services to support our customers in the best way possible. The service could include:

- Bereavement counselling
- A face-to-face second medical opinion
- Specialist therapy for neurological conditions
- Return-to-work support
- Support with home, family and childcare issues
- Nursing support following diagnosis and treatment
- Estate planning following a terminal illness diagnosis
- Therapies to ease the consequences of treatments

EVERYDAY SUPPORT

Anytime

Free medical expertise on hand, anytime.

We're not just here for policyholders when they need to claim. All policyholders get free access to a GP 24/7, experts for second medical opinions, emotional wellbeing consultations, and assessments to help alleviate and prevent general aches and pains.



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