LIFE PROTECTION SUPERIOR COVER FOR LIFE

It's easy to assume that all life insurance is the same and the only point of difference is price. If only life were that simple.

Here are 4 points that explain why our Life Protection gives your clients superior cover for life.



OUR DUAL LIFE APPROACH PROVIDES BETTER COVER FOR COUPLES

Many providers offer a joint life policy for couples. However, if one partner dies, the policy pays out and it ends which leaves the surviving partner with no cover. At Guardian, 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.

Our dual life approach still only requires a single quote, application and direct debit. Compared to the cheapest joint life policy, clients get twice the amount of cover for just a small extra cost.

HOW THE COSTS COMPARE45 and 40-year-old couple, non-smokers, £250k level life cover, 20 years:DUAL LIFE PROVIDING
2 PAYOUTS:G38.73A gade a monthDUAL LIFE PROVIDING
2 PAYOUTS:G442.78
a monthIRESS quote: joint/dual life for a 45 and 40-year-old couple,
non-smokers, £250k level life cover, 20 years. Joint life policy
shows cheapest comparable product. 23 October 2024.

OUR TERMINAL ILLNESS PAYS OUT SOONER

If your client is diagnosed with a terminal illness, most life insurance policies will only pay out when a doctor confirms they have less than 12 months to live.

With our Life Protection, we pay out as soon as the policyholder is diagnosed with incurable stage 4 cancer, motor neurone disease, Creutzfeldt-Jakob disease or Parkinson-plus syndromes even if they're expected to live for longer than 12 months.

That way, they can make the most of the time they have left without worrying about the financial impact their death will have on their loved ones.

WE INCLUDE PREMIUM WAIVER AS STANDARD

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Unlike many providers, we include Premium Waiver as standard rather than charge clients extra to add it to their policy.

That's because we understand money can get tight in certain situations, and taking a break from paying premiums can make life easier.

So 4 weeks after your client becomes too ill to work and their income reduces, we'll pay their premiums until they return to work.

And, with our Life Protection, as long as their policy has been in force for a year, we'll also pay their premiums for up to 6 months if they're made redundant or take maternity or paternity leave.

CHILDREN'S CRITICAL ILLNESS PROTECTION CAN BE ADDED TO LIFE PROTECTION

Life insurance is often the priority for parents. Yet most providers only include children's critical illness cover as part of adult critical illness policies.

This means parents must purchase critical illness cover if they want critical illness cover for their children.

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However, with Guardian, either parent can add Children's Critical Illness Protection to their Life Protection policy at any time.

What's more, unlike other providers, we don't limit the children's cover to £25,000 or a maximum of 25% of the adult's policy. Instead, parents can choose any amount between £10,000 and £100,000, to a maximum of the amount they're covered for themselves.



TAKING BETTER CARE OF CLIENTS

Our Life Protection doesn't just pay out if the worst happens, it comes with invaluable additional support services.

CLAIMS SUPPORT

HALO

Tailored support when it's needed most

Our Claims Team is on hand to provide additional support for the policyholder and their family if the policyholder is diagnosed with a terminal illness or dies. The service could include:

- Second medical opinion from a UK Consultant
- Finding a solicitor to handle probate
- Bereavement counselling
- Nursing support following diagnosis and treatment
- Estate planning
- Counselling to help families cope with terminal illness
- Therapies to ease the consequences of treatments

- Help to draw up a power of attorney
- Support and guidance to navigate the NHS
- Support with home, family and childcare issues
- Support to talk to children about their diagnosis
- Complementary therapies, such as massage and aromatherapy
- Signposting to local support groups or charities

EVERYDAY SUPPORT

trytime

Free access to a GP24/7, a second medical opinion, and emotional wellbeing and aches and pains consultations

We're not just here for policyholders when they need to claim. Our policyholders get free access to vital medical expertise anytime they need it.

HALO and Guardian Anytime don't form part of your client's contract with us, and we can change or remove the benefits included at any time.

Find out more at: adviser.guardian1821.co.uk





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