

How our relevant life plan compares

	Royal London	Aegon	AIG	Aviva	Legal & General	LV=	Scottish Widows	VitalityLife	Zurich
Maximum cover	Unlimited	Unlimited	£65m	Unlimited – level term £5m – increasing term	Unlimited	£10m	£25m level term £15m – increasing term	£18m	Unlimited
Cover limit as multiple of salary	To age 39 = up to 30x 40-49 = up to 25x 50-59 = up to 20x 60 and over = up to 15x	To age 35 = 30x 36-50 = 25x 51-60 = 20x 61 and over = 15x	To age 29 = 35x 30-39 = 30x 40-49 = 25x 50-59 = 20x 60-71 = 15x	Not stated	To 49 = up to 25x 50-59 = up to 20x 60-73 = up to 15x	17-29 = up to 35x 30-39 = up to 30x 40-49 = up to 25x 50-59 = up to 20x 60+ = up to 15x	To age 45 = 30x 45-65 = (75 less client's current age) x current remuneration 65+ = 10x	To age 35 = 20-25 x 35+ = 15-20x	To age 39 = 30x 40-49 = 20x 50+ = 15x
Level where financial evidence needed	£3.5m	£2.5m	£3.5m	£1.5m	£3.5m	£2.5m	£3.5m	£1.5m	£2m
Renewable option	✓ 5 years or 10 years	✓ 5 years	✗	✗	✗	✗	✗	✗	✗
Trusts	Trust incorporating nomination form	✓	✗	✗	✓	✓	✗	✗	✗
	Power to appoint/remove trustees (member is the person covered)	Member	Appoint – trustees Remove – employee	Trustees	Trustees	Principal employer (or life assured if he is no longer employed by the principal employer)	Appoint – trustees Remove – principal Employer	Appoint – trustees Remove – employer and trustees	Appoint – Principal employer Remove – trustees
	Option to set up trust without the Employer as a trustee?	✓	✓	✗	✗	✓	✓	✗	✗
Continuation options	Plan can continue as personal cover	✓	✓	✓ Must be requested within 90 days	✓ Must be requested within 90 days	✓	✓ Must be requested within 30 days	✓	✓
	New employer can continue cover	✓	✓	✓ Must be requested within 90 days	✓ Must be requested within 90 days	✓	✓ Must be requested within 30 days	✓	✓
	Terminal illness included in continuation	✓	Not for personal cover and in the last year of the benefit term, only if new employer continues plan	Not for personal cover, only if new employer continues plan	✓	✓	✓	Not for personal cover, only if new employer continues the plan	Not for personal cover, unless the client applies for it to be added, only if employer continues plan

	Royal London	Aegon	AIG	Aviva	Legal & General	LV=	Scottish Widows	VitalityLife	Zurich
Underwrite later	Underwrite later-cover for up to six months, max £3.5m.	Immediate cover - for up to 180 days, max £3.5m.	✗	✗	✗	✗	✗	✗	✗
Free cover	✓	✓	✓	✓	✓	✗	✓	✗	✓
Added value services	<p>Helping Hand Employee and employer: (plan owner and person covered) have online access to a range of hand-picked early care medical services. Help and advice to stay fit and healthy and to help stop small health issues becoming a big problem.</p> <p>Employee and their partner and children: dedicated nurse, access to a face-to-face second medical opinion, access to bereavement counselling, legal, career and medical helplines.</p> <p>Employer: list of potential temp replacements within 48hrs and support to recruit full-time replacement, legal advice and access to dedicated nurse.</p>	<p>Health Assured – offers a helpline providing access to counsellors, the helpline offers support on bereavement, medical questions, personal and legal issues.</p> <p>Identify HR+ Resourcing Solutions – recruitment support, key person replacement, advice, guidance and support on all aspects of employment law via their employment helpline. Second medical opinion – Red Arc.</p>	<p>Smart Health app provides access to Best Doctors, 24/7 GP, online fitness programme, health checks, mental health support.</p> <p>Best Doctors – provides second medical opinion.</p> <p>Winston's Wish – bereavement support for children following the death of a parent.</p>	<p>Second Opinion by Best Doctors</p> <p>Option to include employee significant illness benefit.</p>	<p>Nurse Support Services – Red Arc.</p>	<p>Business Care – provides access to Business Legal advice, tax and VAT advice.</p> <p>Doctor services – virtual GP, private prescription service.</p> <p>Also Member Care Line – offering personal legal advice, counselling and health and wellbeing support.</p>	<p>Scottish Widows Care provided by RedArc. This includes access to a personal nurse adviser who can offer help and support also a second medical opinion service is available.</p>	<p>Vitality Health and wellbeing programme, can offer discounts on premiums. There is also the option of adding Vitality Plus or Vitality Optimiser, these can offer cashback and additional rewards on the plan.</p>	<p>Zurich support service – helpline providing support for a range of issues, such as bereavement, emotional wellbeing and legal matters. Available to employee and their family.</p>

We've based the information in this document on our understanding of competitor literature available in September 2022, so it may have changed by the time you read this. We suggest you check the provider's own literature to make sure this comparison is still accurate.

Helping Hand is a package of support services and each service is provided by third parties that aren't regulated by either the Financial Conduct Authority or the Prudential Regulation Authority. These services aren't part of our terms and conditions and don't form part of your insurance contract with us, so can be amended or withdrawn at any time. This means that you or your family's access to these services could be amended or withdrawn by us in the future.

Contact us



0345 6094 500



0345 6094 522



protectionhelp@royallondon.com



Royal London
1 Thistle Street
Edinburgh
EH2 1DG



adviser.royallondon.com/protection

Royal London

1 Thistle Street, Edinburgh EH2 1DG

royallondon.com

We're happy to provide your documents in a different format, such as Braille, large print or audio, just ask us when you get in touch

All of our printed products are produced on stock which is from FSC® certified forests.

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales number 99064. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 55 Gracechurch Street, London, EC3V 0RL.