



# Fuel for Life

Helping you protect your clients' income  
and everyday life

Packed with insights, ideas and experiences to fuel your  
protection conversations and grow your business.

**Issue 3** Q2 2022



Welcome to

# Fuel for Life

Your protection focussed digi-zine

Welcome to our third issue of Fuel for Life, our digi-zine designed to provide you with the insights, examples and expert views to equip you for your protection conversations.

Since our last issue in September 2021, we've started to see what a post-Covid world looks like. And as ever, we're kept on our feet by new challenges to navigate. The rising cost of living has dominated the news cycles and likely many of our conversations. It's clear we all have a job to do to bang the protection drum and the importance of financial resilience – and Income Protection.

In every protection conversation we should be talking income. It's the fuel that covers your client's home, family, lifestyle and even their other insurance policies. Ideally, those insurance policies include a great protection package that will cover your clients against income shocks, serious illness or death. Clearly you can see my sales background!

Affordability will continue to be a challenge for many households. Luckily this issue is jam packed with great insights and thought-provoking ideas to get you positioning protection in your conversations. Every conversation is an opportunity.

As always, we're here to support you at every step, from your dedicated account manager through to our underwriting and claims experts.

**Grab a cuppa and enjoy the issue!**

Mike Farrell,  
Director of Protection Sales



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You and your clients are at the heart of what we do.	



NEW

# What's new from LV=

What we've delivered to support you and your clients so far this year



## As life changes, so has our Critical Illness Cover

Now offering more choice for your clients, whether they're after affordability or extra peace of mind.

**Life and Critical Illness:** Covering the most claimed for conditions and more

- Covers 41 conditions in total including 9 enhanced claim payments
- Children's cover is not included as standard with the option to add Enhanced Children's Cover at an additional cost
- Access to everyday emotional and practical support

**Life and Enhanced Critical Illness:** Comprehensive cover for extra peace of mind

- Covers 87\* conditions in total including 17 enhanced claim payments
- Increased coverage and support for cancer
- Includes Standard Children's Cover at no extra cost with option to upgrade to Enhanced Childrens cover for an additional cost



Our Critical Illness options are all part of our Flexible Protection Plan, our menu plan, allowing you to build tailored cover for your clients and their families.

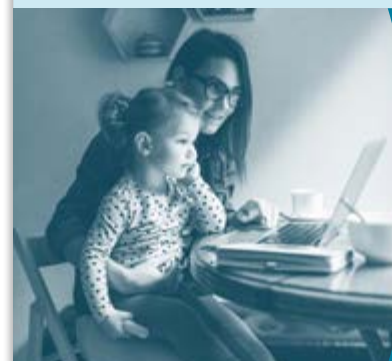
Find out more about our [Critical Illness Cover Options](#)



## Topping the charts: Protection Guru Product Ratings

We were extremely proud to be awarded more golds than any other provider in Protection Guru's Product Ratings. We achieved 11 gold ratings across Life Insurance, Critical Illness, Income Protection and Business Protection.

## Just launched: 2021 Claims Report



**Supporting 9,000 families** financially, emotionally and practically

We were there for your clients throughout 2021 and we'll continue to support them from the day their protection policy starts, whether they need to make a claim or just need to use one of our everyday support services.

Our 2021 claims report shares how we supported our members and their families, including headline stats and case studies.



[View our 2021 claims report](#)

# Protection Pays

Your client's income is their biggest asset, so it's important they can count on their income protection to support them when illness or injury leaves them unable to work. Claim statistics and real stories are the biggest proof point to showing that protection pays, so to support your conversations we're sharing some of our most recent claims experience.



## Income claims in 2022

(as of 30 April 2022)

**1,276\***

The number of people we've supported with an income claim

More than **£5.4m\***

paid out to support those facing an income shock

## Income Protection

More than **£4.4m**  
paid in total\*

**£377,234**  
paid in new claims only

To more than **700**  
people who couldn't work\*

Top 5 conditions claimed for:

Musculoskeletal  
Cancer  
Mental health  
Fractures  
Covid-19

Ages ranging from

**23-63 years old**

The average age to claim is

**44 years old**

Beyond the main claim benefit we also paid:

**14** Fracture Cover claims  
**1** Parent and Child claim  
**1** IP death claim

**£4,056**

The average paid over a claim  
(New claims only)



## Personal Sick Pay

Over **£1m**  
paid in total

Almost **£500,000**  
paid in new claims only

To **561**  
people who couldn't work

Top 5 conditions claimed for:

Musculoskeletal  
Covid-19  
Fractures  
Coughs, colds and viruses  
Hernias

Ages ranging from

**23-64 years old**

The average age to claim is

**41 years old**

**£1,046**

The average paid over a claim  
(New claims only)



[continued>](#)

\*This includes new claims as well as claims made before 1 January 2022 that are still in payment



# Protection Pays

## The people behind the numbers

Some real examples of how protection has supported people in 2022.

### When Nathan's\* knee pain left him unable to work, his Income Protection supported him

Nathan suffered a knee injury five years ago. He contacted us in December to let us know about surgery he needed that would leave him unable to work. By January we were able to pay his claim, following his 1 month waiting period. We kept in touch to check in with how his recovery was going, and he returned to work in March. We paid over £3,000 through his cover.



### Sam's\* wife contacted us after he suffered a stroke in his 40's

After having a stroke, Sam needed time off work from his offshore role. His wife called to start his claim on his Personal Sick Pay. We received documents to support his claim including payslips, a GP report and hospital letters. Following his 8 week waiting period, we began paying his claim. Since March this has totalled almost £4,000 providing peace of mind during a difficult time.



## Cover that keeps up with inflation

With the cost of living on the rise, it's important that your clients are protected by a policy that will cover their outgoings. Inflation-linked cover can ensure your client's claim payment keeps up with inflation.

Here's a real claim example of where inflation-linked cover would have provided more financial support:

### Today Travis' claim payment would be over 50% more

Travis\* had a stroke due to an undiagnosed heart defect in 2008 when he was just 40 years old. He worked as a Director of Communications at the time. The stroke left him with speech difficulties and restricted movement, so he was unable to work. His claim was admitted and he receives a monthly benefit of just over £1,000. Had Travis selected inflation-linked cover his benefit would pay him around £1,500 today.



### Neil's \* menu plan provided important financial support when he needed it most\*

Neil took out both a Budget Personal Sick Pay (PSP) policy and a Life & Critical Illness policy in 2016. He claimed on his PSP cover when he fractured his foot and needed about 3 months off work. We paid his claim until he was able to return to work, totalling just over £2,000.

He contacted us again at the end of 2021. He'd just been diagnosed with Bowel Cancer and wanted to claim on both his Life & Critical Illness policy and his PSP. We had a call with him to talk about his situation. It was clear that he wouldn't be able to work as a plasterer for some time as he was going to have chemotherapy, radiotherapy and then surgery. We obtained both the medical evidence and financial evidence to process the claim. We were able to pay his £20,000 Critical Illness claim and his £1,000 per month PSP benefit. His PSP claim is still in payment and he's received over £4,000 so far.



# The protection crisis: keeping your clients protected

With budgets getting tighter for many, we have a job to do to keep clients protected. Mike Farrell shares his thoughts on how protection can be positioned.



Mike Farrell, Director of Protection Sales at LV=



The current energy crisis means that the cost of living continues to rise, and, for many households this has brought significant stress.

This paints a challenging landscape for the protection industry, for both advisers and providers to navigate. Many of your clients may be questioning if they can even afford protection.

Our recent Wealth and Wellbeing research showed that

**44% of people**

have seen their finances worsen in the past few months, with

**47% worried**

about affording utility bills over the next year.

## My question is, can your clients afford not to have protection?

The impact of a life shock for someone without protection could be far more hard-hitting financially, especially when the purse strings are tightened, than for someone who has their main risks covered.

**Too often we see protection on the culling list when it comes to managing finances.** But, the value of protection can be infinite. So we have a job to do over the next few months, whilst the impacts haven't fully hit everyone, to really remind and re-explain this value to customers.

I'll caveat my above question by saying that for those that are truly struggling financially, it sadly may not be possible to budget for protection. In those situations there are options where LV= can step in to ensure vital cover is kept in place, more on this later.

## How can advisers make sure clients remain protected?

- **Schedule regular protection reviews with your clients**

It can be difficult enough to sell a product your clients might be lucky enough to never need, let alone to expect your clients to remember why they have it years later.

**Maintaining relationships and taking an active role as an adviser to regularly review your clients' needs is crucial.** We can take a leaf from wealth management philosophies here, and build in regular protection reviews as part of the advice process. It is interesting to note that the more successful protection advisers tend to adopt this approach very successfully.

Any changes in your client's circumstances from career moves, through to family planning and relationship status can all mean their cover may no longer be fit for purpose. Conducting a mini-fact find can help you discover how their needs have changed.

Whether it's a remortgage conversation or simply a check in, take the opportunity to reinforce your advice and re-visit their cover.

- **Remind your client that protection is about claim payments, but also it can be much more...**

Reminding clients of how their protection supports them in other ways beyond the financial can help your clients realise the untapped value of their cover.

How might they, or their family, have benefitted from a 24/7 Remote GP service in the last year for example? Did they even know this was available to them as a policyholder?

These benefits can feel more tangible and relevant to everyday life compared to something they could never imagine happening to them.

## What can be done? Getting valuable cover in place for your new clients

A third of those without protection think it's too expensive, according to our Wealth and Wellbeing research. We know cost has always been one of the biggest barriers for protection, but in today's climate this argument has grown legs.

Remember, every conversation is a chance to connect with your clients.

- **Do your clients actually know the cost of protection?**

**72% of those who said protection was too expensive have never even received a quote**

Your client's perception of the cost of protection could be completely skewed. Why not ask them if they've ever received a quote for cover?

When met with an objection around cost, comparing their premium to everyday luxuries like takeaways and cinema trips can show that protection doesn't have to be expensive.

- **Flip the conversation**

Another way to show the value of protection is to highlight all the support available from day 1. Ask your clients how much they'd be willing to pay to have use of unlimited GP appointments for their family? With NHS referrals at up to 18 weeks, how much would they benefit from in the moment mental health support?

Compare the amount they'd value these support services with the cost of protection. **Now they're getting access to all these valuable services, plus protecting their financial wellbeing should the worst happen.**

- **If budgets are tight, what stays and what goes?**

At LV= we believe that Income Protection is the foundation of financial resilience. Without an income, your client's home, family, lifestyle, and other insurance policies are at risk.

**That's why we have a range of income protection solutions that can be tailored and adapted to your client's individual needs,** whether they're employed, self-employed, in a riskier occupation, a medical professional, teacher, renter, struggle to prove their income, on a budget or own a business – as you can see the possibilities are endless.

# The protection crisis: keeping your clients protected

continued...



If budgets flex a little more, then a menu plan can protect your clients against their three main risk elements – loss of income if unable to work, being diagnosed with a serious illness, or death. A tried and tested sales tactic is to ski-downhill.

The LV= Flexible Protection Plan offers a range of solutions to accommodate different budgets. With both our Income Protection and Life and Critical Illness Cover plans, we have more affordable versions that can bring the cost down and still get your client protected.

It's about working with your client's budget in the most effective way. With protection some cover is better than none.

## Support for your clients in financial hardship

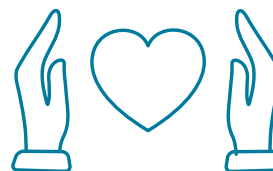
Unfortunately for those who are financially vulnerable, it's not always possible to keep up with protection premiums.

We can support your most vulnerable clients to help them keep their protection policy in place and provide breathing space through payment breaks. Payment breaks are offered a month at a time, for up to three months with no requirement for premiums to be repaid. Existing members can still claim on their cover in the usual way during this time. Eligibility criteria applies. Please contact your LV= account manager for more details.

## Make your conversations memorable

The personal touch goes a long way. Tailoring the conversation can make your recommendation more memorable. By using the tools I've mentioned, you can adapt the conversation accordingly. Leave your clients with food for thought of how they'd manage should an income shock happen to them. Or, how their loved ones will be taken care of if they become seriously ill or pass away.

For more information on how LV= can protect your clients visit [LV.com/FPP](https://lv.com/FPP), or speak to your LV= account manager.



I'd like to now take the opportunity to remind you of three great tools we have at LV= to re-enforce your recommendations...

## Power your conversations

### • Risk Reality Calculator

With a few basic details it builds a personalised risk report for your client on their likelihood of experiencing a life-changing event like being unable to work for 2 months or more due to ill health, or being diagnosed with a serious illness. If you've already used this, why not re-visit the results for your existing clients? The risk of illness gets greater as we age, so this can be powerful to show your client's vulnerabilities.

### • Income Shortfall Calculator

This shows how much income your client could lose if they were unable to work and how much of it you could protect with LV= Income Protection.

### • Product Matchmaker

Show your client how much income they'd lose if they can't work due to sickness or injury.



Real life stories and statistics from our claims report can also show the difference protection can really make during an incredibly difficult time.

Hopefully I've given you some food for thought. This year is tough for many, so we all need to do our part to protect families' livelihoods, and keep their vital cover in place.

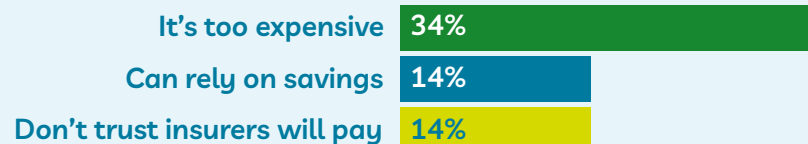
# Protection myth busters

Protecting the things we love, like our family and lifestyle, against the financial impact of death, critical illness and being unable work is invaluable. That's why we wanted to understand why 73% of UK adults under age 65<sup>1</sup> don't have valuable cover in place that can provide a lifeline when going through some of the hardest times.

Below we cover some of the main findings from our Wealth and Wellbeing Monitor, and bust these protection myths.

**73%**  
of UK adults  
under age 65  
don't have valuable  
cover in place<sup>1</sup>

## Why are people choosing not to protect themselves?



**1 in 4**  
don't have protection  
because they don't have  
enough knowledge about it<sup>1</sup>.

Our Wealth and Wellbeing Monitor<sup>1</sup> shows many people don't:

- know enough about protection
- think it's suitable for them
- find it easy to understand
- think they'll be eligible
- know if they could get cover due to existing conditions

## Top things people want to know before purchasing protection<sup>1</sup>...

- Price
- Product features and options
- Claims process
- Details from a range of providers
- Provider claims statistics
- Likelihood of making a claim



## Don't forget...

Our Risk Reality Calculator can produce a personalised risk report to show the likelihood of being unable to work for 2 months or more, suffering a serious illness or dying before retiring.



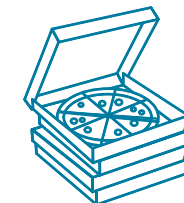
## Let's bust these myths

**It's too expensive: Have you ever received a quote?**

**7 out of 10**  
that have the view that protection is too expensive  
have never received a quote<sup>1</sup>



Consider an everyday luxury item, protection could be as affordable as a takeaway pizza or a few coffees.



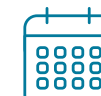
**£20 a month?**

A large takeaway pizza or £1,000 of monthly Income Protection<sup>2</sup>

**Can rely on savings: How much do you have saved?  
Is it really enough?**

In 2020, the average person in the UK had **£6,757** saved,  
with **1 in 3** having less than £600 in savings<sup>3</sup>

**When at LV= the average IP claims lasts  
5 years 7 months**



**Don't trust insurers will pay :  
reassuring stat to show  
insurers really do pay**

**At LV= we paid  
96%\***  
of all protection claims  
in 2021



Sometimes insurers are **unable to pay claims** due to reasons like misrepresentation, not meeting the definition for claim and fraud. **That's why it's important to complete applications honestly.**



\* Includes Personal Sick Pay and Income Protection that were already in payment before 2021 that continued to be paid in 2021.

<sup>1</sup> LV= Wealth and Wellbeing Dec 2021, consumers under age 65 without protection (3,011 consumers).

<sup>2</sup> This is based on a quote for a 30 year old non-smoker for inflation-linked cover with a 6 month waiting period and ending at age 65 including waiver of premium.

<sup>3</sup> Finder, Jan 2022 <sup>4</sup> ABI, May 2021



# Remortgage and Reprotect

An interview with Andy Walton, Protection Proposition Director at Mortgage Advice Bureau to discuss positioning protection alongside the remortgage process.



Andy Walton, Protection Proposition Director at Mortgage Advice Bureau



## Why is it important to discuss protection with a client during the remortgage or product transfer process?

There's a number of reasons. Firstly, it's probably a minimum of two years since the adviser has considered the customer's current financial situation. And for most people, there have been numerous changes. It's surprising really how many changes of circumstances there are. There could be changes to job, income, outgoings, marital relationship, children and all sorts of things that may have happened. And, in many cases there will be a change in the mortgage amount.

On top of that, we've just gone through, roughly two years of a pandemic. So the customer's attitude to protection might be very, very different now. This means you've got circumstances that have changed for many people and attitudes that have changed as well. So there's enough there to say we really should be talking, (and creating enough time to talk) to the customer at the remortgage stage about protection.

## How would you suggest it's best for advisers to introduce and include protection within the remortgage conversation?

The clue's probably in the question - it needs to be introduced and ideally it should be positioned right at the very beginning.

Most remortgages start with somebody in the firm booking an appointment with a customer to discuss the fact that their mortgage deal is coming to an end. And when the adviser emails to confirm the appointment, it gives them the opportunity to provide more detail about the scope of the meeting.

Make sure protection is on the agenda.

At Mortgage Advice Bureau we have a short video we send to the customer which explains that their mortgage deal is coming to an end and our job is to make sure they have the right deal going forwards. And, we explain it's not just about the mortgage, we'll also check any mortgage related insurance products to make sure they're up to date, good value for money and still fit for purpose.

**We're clearly telling them it isn't just about their mortgage - we're going to do two things, we're going to look at their mortgage deal and any mortgage related insurance products.** 'Mortgage related insurance product' is a great way to position it because everyone has some form of insurance for their home – buildings and contents at the very least.

So, the key phrases that are really important are: up to date, good value for money, and fit for purpose.

Once the topic is on the agenda the customer knows the direction of travel upfront and it doesn't feel like a curveball.

## What advantages does this present to advisers looking to take their business forward?

Well, there's a huge amount of advantage for the adviser. Most importantly, it's doing the right thing for the customer - who can possibly deny that reviewing customer's financial circumstances and **ensuring that in cases of adversity the customer is being looked after is the right thing to do?** It's all very well advisers being experts in arranging enormous amounts of debt, but surely there is the responsibility to ensure the debt can be repaid in the long term. If the adviser doesn't talk about it nobody else is going to find the customer and talk to them about their protection needs.

People don't wake up in the morning and think I need protection.

Advisers really need to think, yes the customer might already be protected, but **there are three key things I think advisers need to focus on: customer changes, missing products and better products.**

The first one, customer changes, we've already touched on, i.e. changes in circumstances or changes in attitude. The second is what I call missing products. The customer might have some Life Insurance or even Critical Illness Cover. But how many customers are considered to be fully protected, not only for the mortgage, but for their wider lifestyle. And, the third is looking at products already held to consider whether there are new products that are now more suitable and provide the very best chance of paying out.

I don't really like talking about the money, but it's an opportunity, by giving the right advice you can earn a very substantial income, and rightly so, for quality advice that advisers are giving. That's what we do, we help customers in adversity.

## Can you tell us any success stories from within Mortgage Advice Bureau?

I've spent time talking to the advisers at the sharp end, who are doing exactly what we've talked about. Our top earning adviser within Mortgage Advice Bureau purely does remortgages, product transfers and protection. And the amazing thing is that he protects about 70% of all of his remortgages and product transfers with some form of new protection – that might be replacing what was already done, but in many cases it's adding to what the customer holds already.

[continued>](#)

# Remortgage and Reprotect

continued...



When speaking with this adviser, we found that he was going through a checklist with himself for each conversation covering some of the areas we spoke about earlier around customer changes. We've taken this checklist, with about 25 points on and made it into a document for all our advisers to utilise as part of their process.

**And, for you is there anything that makes an advisers advice stand out?**

For me, the biggest one is just being persistent and consistent in the conversation.

**Be persistent and consistent**

The number one reason that it fails with the majority of advisers, is they pre-determine the outcome with the customer. What tends to happen is the adviser remembers the original conversation that they had. They remember that there was a budget limit, they remember that the customer said they didn't want critical illness or they remember that they said they're already covered – you get the picture.

So when you speak to successful advisers they're not doing anything clever at all. I promise you there's no magic wand. Follow the process, position it, and do it, every, single, time.

And, remember **when doing remortgages and product transfers, it's pretty much a done deal so spend more time talking protection.**

**How does looking at protection alongside the remortgage support good customer outcomes?**

Well, a good customer outcome is **making sure that if something goes wrong in the customer's life, that there's adequate money coming in to help them.** So it needs to be reviewed, and if it isn't reviewed, then we're in great danger of not giving the customer a good outcome if we ignore their needs.

**Protection needs to be reviewed, and if it isn't reviewed, then we're in great danger of not giving the customer a good outcome**

A critical thing that ensures **a good customer outcome is really going on a journey with them.** Too often advisers will sort the mortgage, sort the protection and gallop off into the distance. I advocate what I call the dentist philosophy. Before I leave my dentist, they always say "remember you need to come back in 6 months for a check-up", and before I leave I book that check-up. I think we should be doing this at the end of every protection conversation.

The cost of living is at the forefront of people's minds at the moment, so how can advisers help keep valuable protection in place when reviewing policies with their clients?

We need to be doing a lot more with customers in this regard to really explain the value of the protection they've got in place. I think we should also be making more of reminding customers about the access they have to all the additional benefits, like your LV= Doctor Services.

Especially when you consider that this cost of living crisis hasn't really even hit us yet. The NI contributions have only just gone up, everyone's switching the heating off because summers coming and inflation has just started moving up. So, we haven't really felt it, and now we've probably got six months to do everything in our power to remind customers the value of what they've got.

**And finally, any closing thoughts from you?**

If we only think about insurance when we're in trouble... then we're in trouble. We've got to be on the front foot. We talk a lot about remortgaging, we should also be thinking about re-protecting. **Reprotect, reprotect, reprotect!**



# Making it easy to do business with us



Tools to help you from the very start of your protection conversations right through to tracking the progress of your applications

## Introduce the need for protection

### Risk Reality Calculator

Help your clients understand the risks they face.

Our online calculator shows your clients the true value of financial protection in seconds. It helps you open the conversation of financial security and highlights the need to review their existing cover. Show your clients their three main risks that create the need for protection.



The risk reality for a non-smoking couple both aged 35, retiring at 68

**60%**

risk of being  
unable to work  
for 2 months or more

**29%**

risk of suffering  
a serious illness

**10%**

risk of death

[Create a personalised risk report](#)

## Check pre-existing conditions

### Get instant indicative underwriting decisions

Our pre-underwriting tool gives you instant indicative underwriting decisions without having to call an underwriter. Our underwriters use the exact same tool, so you'll get the same answer from our tool as you would one of our underwriters – it's a real time saver for you.

Benefits of the tool include:

- See if illnesses and conditions will impact your client's terms
- Manages your client's expectations from the start
- Helps guide your recommendations
- Provides an instant, indicative decision 24/7

Simply login to Fastway to get started.

[View our pre-underwriting tool](#)



## Track the progress of your application

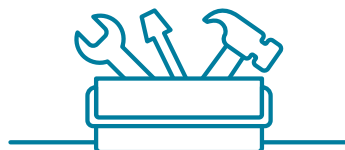
### Application updates at your fingertips

Track the status of your online applications in Protection Progress Hub, an online tool that offers you many benefits, with updates at your fingertips:

- 24/7 availability, with data refreshed every 15 minutes
- Application status at a glance
- Filter down for further details and functionality
- Add a policy start date
- Add/amend client bank details
- Download acceptance terms
- Collection date calculator



[Launch Protection Underwriting Hub](#)

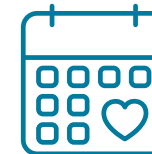


These are just a few of the tools we have to support your protection conversations. We also have income shortfall calculators, a menu tool and more.

[Protection tools  
and calculators](#)

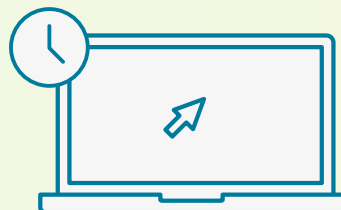
# Thank you for your continued support

## We'll be here for you through 2022



**8** out of **10**  
**applications get  
an instant decision**

Without the need for  
further evidence.



**24/7 online support**

Instant indicative decisions through our  
[pre-underwriting tool](#) or track the progress of your  
Fastway applications via the [Protection Progress Hub](#).

**Free cover for  
your clients**

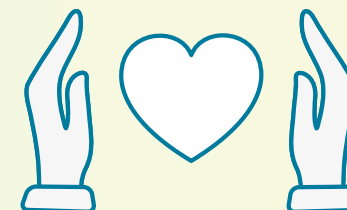
(aged under 55)

Whilst they're waiting  
for their Life or Life and  
Critical Illness policy to  
be accepted.

[T&C's apply](#)



[LV= Doctor Services](#)



[LV= Member Benefits](#)

Your clients will have access to exclusive LV= benefits from day 1 of their  
protection policies starting.





# We hope you enjoyed reading Fuel for Life.

Thank you again for your continued support throughout 2022.  
We look forward to working with you for the rest of the year and beyond.

As always we value your feedback which you can pass on through your LV= account manager.

## You and your clients are at the heart of what we do

Our account managers are here to support  
you now and always.



You can contact them on:

**0800 678 1890**

**Liverpool Victoria Financial Services Limited: County Gates, Bournemouth BH1 2NF.**

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