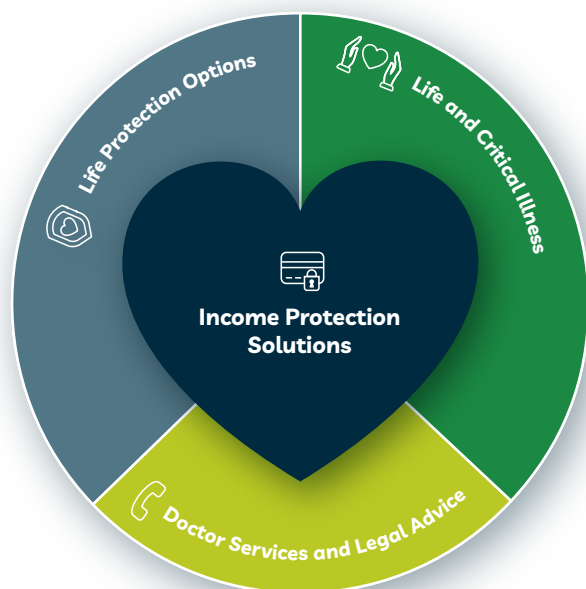


# A quick guide to LV= Protection

For financial adviser use only

We put protecting income at the heart of our menu, making it easy for you to recommend LV= Flexible Protection Plan to your clients. Our menu plan offers a complete package of flexible and quality protection that can be tailored to your clients needs and budgets.

At LV=, we provide our distribution partners with a flexible and tailored account management structure, offering bespoke training and support. We're focused on helping advisers to protect their clients and family through illness, death and everyday life.



## Our award-winning Income Protection Solutions

- **Income Protection** that covers your client's income when they can't work due to illness or injury, with unique features built in at no added cost.
- **Personal Sick Pay** providing income support for your clients in riskier jobs when they can't work due to illness or injury.

## Quality Life and Critical Illness Cover options:

- **Life and Critical Illness Cover:** essential protection at a more affordable price, covering the conditions your client is more likely to claim on.
- **Life and Enhanced Critical Illness cover:** comprehensive cover for 87 conditions, standard children's cover included automatically at no extra cost, extensive cancer cover and support.
- **Enhanced Children's Cover** is available on both products for an additional cost.


## Straightforward Life Protection and Family Income Benefit

- **Family Income Benefit** pays a convenient monthly income.
- Terminal illness benefit is included with both types of cover.
- Guaranteed Increase Options available for a variety of specified life events.

## Comprehensive Business Protection proposition

- **Key Person / Shareholder and Partnership Protection** provides life cover only or combined life and critical illness cover.
- **Relevant Life Cover** provides death in service benefits for employees.
- **Executive Income Protection** designed for small and medium businesses to cover the cost of providing sick pay benefits to an employee.

## Contact Us

 0800 032 4219

 [lvadviser.com/contact-us](https://lvadviser.com/contact-us)

 **How to register for online services**  
<https://secwsgw.lv.com/adviser/registration>

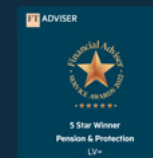
## Scan Me



More on Personal  
Protection



Contact us here



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## Protection Progress Hub

A convenient and time-saving tool to help you track your online protection applications 24/7. It's refreshed every 15 minutes, ensuring you have the most up-to-date application information any time of the day, every day.

### All the latest updates at your fingertips:

- At a glance dashboard format
- Filter/drill down for further details and functionality
- Add a policy start date
- Add/amend client bank details
- Download acceptance terms and policy documents
- Collection Date Calculator



Before you call us, check the Protection Hub first

 [www.lvadviser.com/PPH](http://www.lvadviser.com/PPH)

## Risk Reality Calculator

Produce a **personalised risk report** showing the likelihood of income shocks, serious illness and death, so you can talk your client through the real risks they face.



<https://riskreality.co.uk/gen>



**A non-smoking couple both aged 36 (one male / one female) before retiring at 68 have:**

<b>69%</b>	risk of being unable to work for two months or more
<b>26%</b>	risk of suffering a serious illness
<b>9%</b>	risk of death
<b>74%</b>	likelihood of any of the above happening

Source: LV= Risk Reality Calculator, April 2024

## Underwriting

### Pre-Underwriting Tool

available **24/7**  
and provides instant  
indicative decisions

**Highly  
competitive**  
Non medical  
limits

**7 in 10**  
applications get an  
instant decision

Without the need for  
further evidence



## Claims

**94%**

of individual Protection claims were  
accepted in 2023, including:

**97%**

Life insurance\*

**85%**

CI Claims

**92%**

IP Claims\*\*



\* Our Life Insurance figures include claims paid for Life Insurance, Terminal illness and Whole of Life products (including some non-underwritten guaranteed whole of life products). Our whole of life products are no longer available.

\*\* Includes new claims admitted in 2023 and those already being paid before 1 January 2023 that continued to be paid in 2023; we paid 81% of new IP claims admitted in 2023.

## Added value services available from day one

 [www.lvadviser.com/supporting-your-client](http://www.lvadviser.com/supporting-your-client)

### LV= Doctor Services

Access to six expert medical services for the policy owner (or life assured on Business protection policies).



### Legal Advice Line

Our free Legal Advice Line is run by a team of legal advisers who can talk to your clients about their rights and how to deal with various legal situations. General law, property related issues, wills and probate and family law.

### LV= Business Care

Access to business legal, tax and VAT advice lines for Business protection policy owners.



These services are provided by third party companies and are non-contractual benefits and can be changed or removed at any time. These services are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

If you'd like us to send you this document or any future correspondence in another format, such as Braille or large print, please just let us know.



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