

# Supporting your clients beyond their financial needs

We know that later life is a lot more than just financial security. How you demonstrate your support to clients from the early stage is crucial in the process of building a long lasting relationship. It is highly likely that clients will require on-going advice: their circumstances will change as they move into and through retirement. Being there from the first enquiry and offering easy access to meaningful value added services can be particularly beneficial.

Our LV= Equity Release proposition is leading the way by offering added value benefits, such as LV= Doctor Services, which services could be worth more than £1,000 per annum, and Care Navigator from MorganAsh.

**LV= Doctor Services is a non-contractual benefit with both Lifetime Mortgage Drawdown+ and Lifetime Mortgage Lump Sum+ products.**

## What's included in LV= Doctor Services?

- Remote GP
- Prescription services
- Second opinion
- Remote physiotherapy
- Remote psychological services
- Discount health MOTs

LV= Doctor Services could be **worth more than £1,000** each year



## How does it work?

Clients can get expert medical advice and treatment that's quick, easy and free to access. They'll be able to choose their appointment at a time and place which works around their lifestyle without being put on a waiting list. All they need to do is download the app to their smartphone, tablet or call via a telephone number and they will be able to choose support from a network of UK doctors or healthcare professionals. LV= Doctor Services is available to all new and existing policy holders (from 1 November 2017).

You can find out more about the services on [LV.com/Doctor-Services](http://LV.com/Doctor-Services)

If you think the LV= Lifetime Mortgage Drawdown+ or Lifetime Mortgage Lump Sum+ might be right for your clients, get in touch today. Your usual consultant will be happy to help, or



**Call 08000 028 8974**

Lines are open 8:30am – 5:30pm Monday to Friday. For textphone dial 18001 first. We will record and / or monitor your calls for training and audit purposes.



**Email [equityrelease.sales@LV.com](mailto:equityrelease.sales@LV.com)**



**Visit [LV.com/EquityRelease](http://LV.com/EquityRelease)**

## Changing customer behaviours during the pandemic

We've seen a rise in customers using the LV= Doctor Services app during lockdown. For example, app downloads were up 57% in April (average of Jan-Aug 2020) as well as the Remote GP service peaking at 64% more than average. This indicates how customer needs are evolving as a result of Covid-19 and demonstrates the importance of having access to convenient medical support.

As a trusted brand we have customers' best interests at heart, so considering how we can give them further reassurance as part of their lifetime mortgage journey is something we feel passionate about.



**61%** of appointments attended were offered advice there and then or were given a prescription

## Care Navigator

We understand the emotional complexities associated with long term care, so that's why we've partnered with MorganAsh. The Care Navigator is designed to help people looking for care options in later life and connect advisers' clients to the experts that can really make a difference.

As part of Care Navigator your clients can benefit from a 10% discount on the services offered by MorganAsh and a no obligation, free consultation which can really help clients who are struggling to decide on their next steps or would simply like to know about the options available to them.

Knowing what really matters to clients and how to support them is crucial. Expert advice in this area is more important than ever with the increasing demand for care and the availability of funding options. A drawdown lifetime mortgage can act as a practical solution to fund care needs, enabling access to additional funds as care bills become due. This can give clients peace of mind for them and their families, making those challenging times that little bit easier.

To find out more please visit [LV.com/Care-Navigator](http://LV.com/Care-Navigator)

\* LV= Doctor Services is a non-contractual benefit and may be changed or removed at any time. LV= Doctor Services is provided by Square Health Limited. This service is not authorised or regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

