

# 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 4** Q4 2022



Welcome to

# Fuel for Life

Your protection focussed digi-zine

Welcome to issue 4 of Fuel for Life, our digi-zine filled with expert views, insights and proof points to support you with all things protection.

It's hard to believe we're rapidly approaching the end of the year – and Christmas is just around the corner, how did that happen?! At this time of year it feels like the right time to reflect on how things have gone. It goes without saying that 2022 has not turned out as many of us had expected, both nationally and within our industry. It would appear that the cost of living crisis will continue to be a challenge that many of us face, including your clients, for some time to come, especially as we head into the colder months.



On the flip side, these situations only highlight the need for clients to speak to advisers especially regarding the case for protection. On page 8, we share a preview of our upcoming research. Something that really stood out to me was that 47% of 25-44 year old mortgage holders don't have any Income Protection, but 28% would like to. It's crystal clear to see both the opportunity and, vitally, the need to protect more families. Protecting income truly is at the heart of building financial resilience and an area where advisers are uniquely placed to support clients.

In this issue, we also talk about how you can fully protect your clients and their family against the main protection risks they face in life – illness, death and income shocks. The LV= Flexible Protection Plan is our menu offering that can be tailored to suit your clients protection needs, including budget options (should budgets be challenged) and, of course, our award winning Income Protection solutions – see page 11-12.

Finally, if you're looking for motivation for the rest of the year and into 2023, then look no further. We spoke to Emma Thomson, whom I'm sure you've heard of, and asked her to share her views and advice for growing your protection business (page 6). Once again, it is so impressive the way that advisers are only too happy to share their experiences with others. I've always been a great believer in using December to set yourself up for the new year. If you want to have a good start to the new year then you need to start building momentum now and keep talking about protection. Hopefully we've given you a few ideas to get you started in this issue.

As always, grab a cuppa and read our latest. I hope you enjoy it and find it useful.

Mike Farrell,  
Protection Sales and Marketing Director

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NEW

# What's new from LV=

How we've delivered for you and your clients this year...



## Introducing

We're delighted to welcome our new Chief Executive, David Hynam. David brings to LV= extensive executive experience in the UK insurance sector.

"LV= is both a trusted brand and a company with a fantastic purpose. I am excited to be part of the future growth of LV= and look forward to driving opportunities, whilst meeting challenges head-on. My priorities will be to work with the team at LV= to deliver a true mutual culture, realise LV='s huge distribution potential and drive business performance so that we deliver the best possible outcomes for our members, advisers and colleagues."

David Hynam, Chief Executive at LV=

## Award-winning provider

We've been awarded Best Income Protection Provider from Moneyfacts for the 13th year in a row. This is a great recognition our continuous journey to improve the options available in the market, educate advisers, and ultimately protect more lives. We've also been awarded Best Insurer for Protecting the Income of People with Standard Occupations at the Protection Guru Awards. And, Outstanding Individual Income Protection at the Cover Excellence Awards.

## Income Protection Awareness Week!

In October, LV= proudly supported Income Protection Awareness Week.

As part of this, we made 3 pledges to support income protection awareness...



### 1 Encourage and support income conversations

We pledge to provide free access to tools that can be integrated into your protection conversations. Contact your LV= Account Manager to secure your own branded Risk Reality Calculator.

### 2 Build awareness and confidence

We pledge to build awareness of protecting income and confidence in protection conversations. We're offering a programme of webinars and dedicated 1-to-1 support through our income protection specialists.

### 3 Provide meaningful insights

We're launching dedicated research to help advisers understand the evolving needs of their clients. Look out for our new Financial Resilience Research coming soon. [Check out a preview on page 8.](#)

## LV= is now a Certified Carbon Neutral Organisation

In fact, we're carbon-negative! This means that we've calculated our carbon emissions and offset 110% of our total emissions. As part of this endeavour, we have supported worthwhile projects such as:

- Amazon rainforest deforestation prevention
- Wildlife sanctuary preservation
- UpEnergy's improved cookstoves project to replace traditional three-stone fires in Uganda to both cut CO<sup>2</sup> emissions and save trees

Following this achievement, we will maintain our carbon-negative status and work to implement environmental initiatives to further lower our carbon footprint.

## New protection videos

We have a selection of new videos available to support you in your protection conversations, including:

- An overview of our IP Solutions
- Short product videos to use as simple explainers with your clients
- An overview of our claims process and 2021 claims statistics

[View Video Library](#)



# Protection Pays

In this issue of Protection Pays, we explore recent Life and Critical Illness Cover claims, showing how protection supported our members and their family after a life-changing diagnosis. We're also sharing some powerful proof points on how our menu plan comprehensively covers your clients during unpredictable life events.



All the claims statistics and case studies featured are based on claims made in 2022 (up to 31 September 2022).

## Life and Critical Illness claims

**258**

Individuals and families supported after a life-changing diagnosis

The youngest person to claim was just

**22 years old**

He was diagnosed with  
Non-Hodgkin's Lymphoma

The average age to claim is

**48 years old**

**8 years and  
4 months**

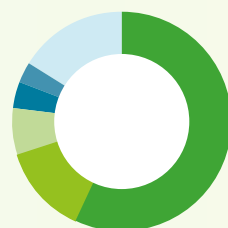
The average length of time that a policy was in force before claim

**£400,000**

The highest claim payment made

Milo\* was diagnosed with a severe mental health issue, impacting his long-term financial future

Milo's partner contacted us to let us know that Milo had been ill since Summer 2021. He was being treated as an inpatient for severe mental health issues and so had been unable to work. Despite treatment, he'd not improved and was absent from work a year later. His diagnosis met the criteria for claiming under Severe Mental Health - one of the conditions covered by his policy. We were able to pay his claim of £400,000 and also highlight the invaluable emotional and practical support through his policy to help with symptoms.



57%	Cancer
13%	Heart attack
7%	Stroke
4%	Total Permanent Disability
3%	MS
16%	Other

## Child Critical Illness Claims

No parent wants to think about their child experiencing a life-impacting illness or injury. Although it's sad to look at the stats and stories of those who have faced this, it's important too. It shows how protection can help ease any worries around finances at an incredibly difficult time, letting the family focus on more important things.



Rich\* and his partner had a baby girl called Laura\* in March 2022. Not long after Laura was born, the parents were told she had Down's Syndrome. After receiving a medical report that confirmed diagnosis, we paid £35,000 under their enhanced children's critical illness cover through Rich's Life and Enhanced Critical Illness Cover plan. The policy continues to cover both him and his other children.

**14 families**

supported after a child was diagnosed with a serious illness or injury

**£360,000**

Paid in total across these claims

For ages ranging from **newborns** up to **9 years old**



\*Names and images for illustrative purposes only

[continued>](#)





# Protection Pays

The LV= Flexible Protection Plan, protecting income and providing support through serious illness, death and everyday life



**Scott\* was diagnosed with tonsil cancer leaving him unable to work**

Scott had both a Life and Critical Illness and Income Protection policy in force, and wanted to claim under both policies.

After receiving his medical evidence **we paid £20,000 within a couple of weeks under his Critical Illness Cover.**

His **Income Protection** policy was set up with a 12 month waiting period. Scott is a teacher so his benefits were arranged around his sick pay guarantees. We started paying Scott's claim in July 2022, when his employer sick pay payments reduced down to partial payments.

Scott has now completed his cancer treatment and we've supported him to partially return to work. We'll continue to support Scott until he's able to return full time.



**Arthur's\* claim through his LV= Flexible Protection Plan following his cancer diagnosis**

Arthur contacted us at the end of 2021, he'd been diagnosed with bowel cancer and had symptoms since the summer. He wanted to claim under his **Life and Critical Illness** and **Personal Sick Pay** policies, as he'd also been left unable to work as a plasterer. To support his claim, he provided evidence of medical reports and financial information to verify his diagnosis and income. His claim met the definition under both policies so we paid...

**£75,000** as a lump sum payment through his **Life and Critical Illness Cover.**

We paid his monthly benefit of **£1,000** through his **Personal Sick Pay** policy while he was out of work and so far we've paid **£8,000.**

That's a **total of £83,000 in benefits** so far to support him.

# Ask the Experts

As part of our Ask the Experts series, we sat down with Emma Thomson, Head of Protection and GI Propositions at Sesame Bankhall Group. Emma has a wealth of experience in the protection industry, and outside of her role at SBG she also chairs the Women in Protection Network and is involved in other key industry initiatives. Emma shares her views on where advisers' focuses should be between now and the end of the year.



## Advisers role in the cost of living crisis

“As we start to see the impact of the cost of living crisis, it's become evident that **advisers have a vital role in making sure their clients are as financially resilient as possible**. Previous periods of economic difficulty have clearly demonstrated that people's need for protection increases alongside wider societal challenges, and **the conversations we have with clients must reflect that**.”

## Think budget options

“Protection advice should evolve to reflect current pressures. **Advisers should familiarise themselves with lower cost options** so where clients are constrained by budget we can still offer them as comprehensive recommendations as possible. Lower options may not be as comprehensive but they will provide invaluable protection should the worst happen.

Advisers should take a similarly nuanced approach to mid-term reviews. If it's more cost-effective and justifiably good advice, **utilise flexibility within the existing product suite** through features like Guaranteed Insurance Options to make up any shortfall in cover.

Similarly, menu plans provide advisers with a level of flexibility that can facilitate a great customer outcome, and of course allow for inclusion of additional features covered at no extra cost.”

## Put value-added services in the spotlight

“Strong effective communication will be key over the coming months with both new and existing clients. As well as ensuring clients understand the primary purposes of protection, we should reinforce value-added services. If we can encourage clients to take advantage of these services, they can see the day-one value of their protection policy and there'll be a greater likelihood that protection will still be in place when it's really required.

It's fairly evident with a stretched NHS that features like remote GP, second opinion and support services are invaluable. Reoccurring use of these services, or even one-off use for an emergency absolutely embeds the value clients feel they can get from their policy.”

## The focus for SBG in 2023

“At Sesame Bankhall Group, we'll be supporting our advisers and helping them adapt to the current circumstances. As always, we'll make sure both business and professional development resources are easily available so advisers have the tools in hand to ensure they can affect great customer outcomes during these challenging economic times.”

“**If we can encourage clients to take advantage of these services, they can see the day-one value of their protection policy and there'll be a greater likelihood that protection will still be in place when it's really required.**”

[continued>](#)



## Resources to help advisers

“There is a lot of industry support for advisers when it comes to retention activity and ensuring clients don’t leave themselves exposed and financially vulnerable. The Association of Mortgage Intermediaries (AMI), Protection Distributors Group (PDG) and Income Protection Task Force (IPTF) have joined forces to produce an **extensive guide that details how advisers can help clients maintain their cover and key policies on risk**. The three industry bodies have complemented this with a client facing guide that reinforces the importance of protection.

In addition **many providers including LV= have a ‘payment break’ style facility** that allows clients enduring financial hardship to reduce or stop paying premiums altogether for a temporary period while cover remains in place.”

“**Building strong relationships with clients is central to ensuring they’ll remain protected when they really need to be.**”

## A final message to advisers

“Communication, communication, communication. **Expand the way you communicate with your clients, both at outset and during the term of the policy.** Make sure you are intuitively your client’s first port of call so that they pick up the phone to you without thinking about it when they have a question or query. **Building strong relationships with clients is central to ensuring they’ll remain protected** when they really need to be.”

## 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.

## Find out more

about the resources available to you

**LV= Doctor Services**

**Guide to retention (adviser)**

**Guide to retention (client)**

**LV= budget protection products**





# Income insights to power your conversations

Survey of 4,000 25-44 year olds conducted between 16th August and 1st September 2022

## The need for Income Protection



At LV= we believe that protecting income underpins financial resilience and wellbeing. As such, we're committed to helping you reach more clients with valuable Income Protection.

That's why we wanted to understand more around the need for Income Protection and the positive impact of holding a protection policy within adults aged 25- 44. Below we cover some of the main findings from our recent LV= financial resilience research- August 2022.

45%

of those without a protection policy are not confident they can financially cope if they fall ill

23%

of workers would struggle to pay household bills for 2 months if they were unable to work

50%

say their partner also relies on their income, and they need both incomes to cover their monthly outgoings

31%

have up to £5,000 worth of debt

47%

of UK mortgage holders do not hold an Income Protection policy, but 28% say they would like to

## Positive impact of holding protection

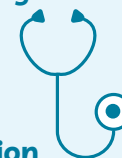


Protection policy holders are less likely to have to carry on working if they become ill or injured compared to those without

12% with protection vs 22% without protection

Those with protection were less likely to worry if their partner couldn't work due to serious illness or injury compared to those without

37% with protection vs 25% without protection



6 in 10 without protection would feel more financially resilient if they had a policy that paid if they were unable to work due to illness or injury

3.7 months

was the average length of time they feel they could last without income if they didn't hold a protection policy



If they experienced a major health problem or serious illness, those who have a protection policy, compared to those who don't, feel they are more likely to see no impact on:

Being able to pay their mortgage

20% with protection vs 15% with no protection



Meeting their future financial goals

20% with protection vs 12% with no protection



Their financial security

16% with protection vs 10% with no protection



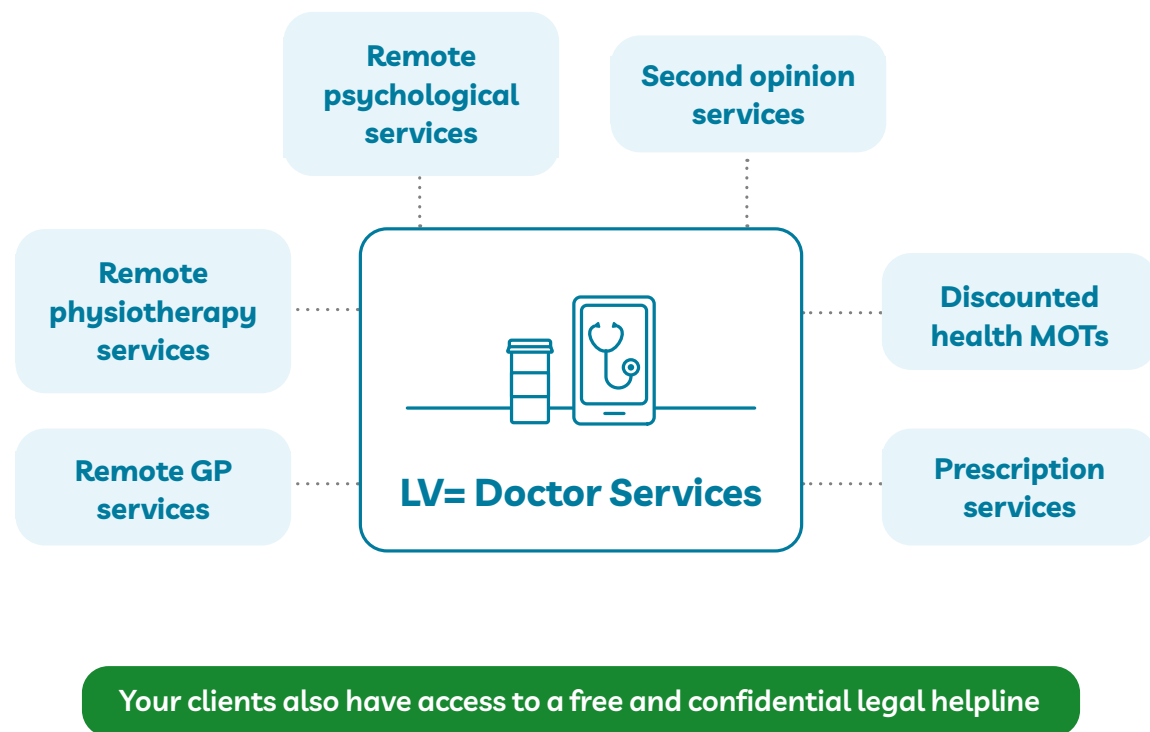




# Put everyday support services at the core of your retention strategy

Too often, value-added services are forgotten about. Our recent research showed that **63% of UK adults value these additional benefits<sup>1</sup>**, and your clients could well fall into these statistics. In a report released by Pacific Life Re, they found **43% of existing customers said value-added services were important in remaining a customer<sup>2</sup>**. That's why we believe they should form a key part of your retention strategy.

At LV= we include everyday services with all protection policies included in our **Flexible Protection Plan**, offering valuable emotional and practical support from day 1 through **LV= Doctor Services** and our **Legal Advice Line**.



## How these services are valued

Of those surveyed<sup>1</sup> who already have a protection product, and said they would value additional benefits alongside their protection, here's some of the services they rated:

### Benefits that were viewed as most valuable

Online GP appointments **22%**

Second-opinion services **16%**

Fracture cover **15%**

Legal helpline **13%**

### Support services available through LV=

Access to 24/7 remote GP appointments through our LV= Doctor Services app

LV= second opinion services - check a diagnosis and get advice on the treatment options available with a UK medical specialist by video or face-to-face consultation. These are easy to arrange through our LV= Doctors Services app.

Fracture cover is available as standard with Income Protection policies

LV= provide free and confidential legal advice on a wide range of issues including, but not limited to: property disputes, understanding penalty notices, and handling identity fraud.

<sup>1</sup> LV= Wealth and Wellbeing Monitor, September 2022. 996 consumers with a protection product surveyed.

<sup>2</sup> Pacific Life Re: Navigating the ocean of Value-Added Services 2022 report.

[continued>](#)

# Put everyday support services at the core of your retention strategy continued...



## Positioning value-added services

When it comes to reinforcing the infinite value of protection, additional support services are a great place to start. **Position them as part of the total package.** They're a part of the meal – not just the complimentary breadsticks.

The benefits can feel more tangible compared to the 'what if' scenario of claiming on their protection. They're also often more relatable – **it's easier for your clients to see the need to access a GP rather than needing to claim for a life-changing illness.**

You could ask your clients to place a monetary value on these services, and remind them for the price of their premiums they get access to all these services plus their protection cover.

Did you know for example that accessing a one-off virtual doctor appointment through another service provider **costs £45?**

Or that legal advice from a trainee solicitor outside of London is **around £126 per hour?** This cost rises significantly with experience.



<sup>3</sup> Gov.UK: Solicitors' guideline hourly rates.

## Review and remind

Emphasise the value of these additional services early on in your advice, and continue to reinforce this at every touch point.

Are your existing clients making full use of their additional benefits?

Could they be waiting for a GP appointment, forgetting that they have access to a 24/7 remote GP service right at their fingertips?

During your next review, remind your clients of their policy's value-added services available to them. It's all too common that people forget what they can't see.

Total consultations through our LV= Doctor services increased by

**155%**

(comparing the first five months of 2021 and the same period in 2022)

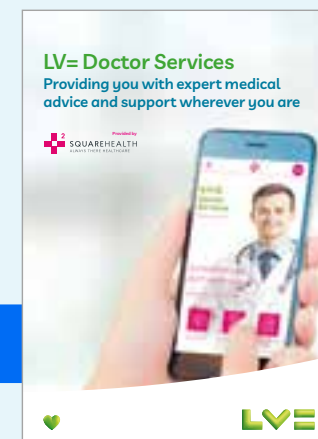
In **2023** we want this to rise!

This is where you come in. Take the time to talk around the benefits of these value-added services that your client can access from day 1.

## Your checklist for discussing value-added services

- ✓ Ask if they have ever used any of the additional benefits with their LV= policy.
- ✓ Check whether they've downloaded the LV= Doctor Services app.
- ✓ If they haven't used any of these services, ask whether there have been any incidents recently where they could have?
- ✓ Share the comparative costs of accessing these services independently.
- ✓ Send your clients our handy guide on LV= Doctor Services that shows how they can benefit from these services.

[Download the Guide here](#)



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

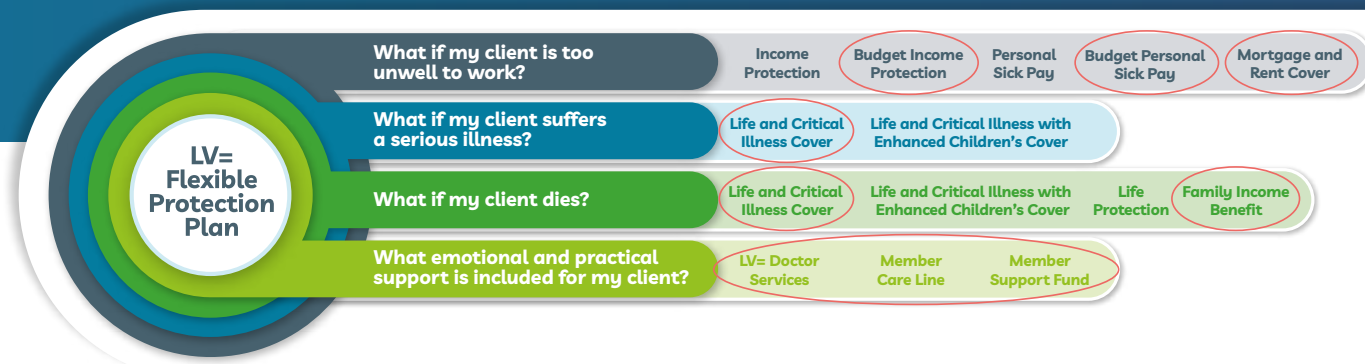
# Building affordable menu solutions



At LV=, we have a number of options to tailor cover to your client's needs, whether they're after affordability or extra peace of mind.

In the current climate, the value of protection is infinite, but we know that many of you will be looking to more affordable options to tailor cover to your client's budget.

Using our Flexible Protection Plan, we've highlighted a few options that can protect your client's income and support their family through serious illness, death and everyday life whilst on a budget.



## Budget options to protect their income...

### Budget Income Protection

#### Cover for those in lower risk occupations

- Budget options with shorter claim periods – either 12 months (with guaranteed premiums), or 24 months (with guaranteed or reviewable premiums).
- Inflation-linked cover available, maintaining the buying value of the income in the longer term.
- Includes special features including parent and child cover, death benefit, rehab support services, fracture cover, £1,500 benefit guarantee and sick pay guarantees.
- 'Pay my mortgage' facility offered for clients with a mortgage so they can choose to have all or some of their claim payments paid directly to their lender.

### Budget Personal Sick Pay

#### Cover for those in higher risk occupations

- Budget option with a shorter claim period of 24 months (with guaranteed or reviewable premiums).
- Inflation-linked cover available, maintaining the buying value of the income in the longer term.
- Offers shorter waiting periods including day one and one week, making it ideal for those who don't have sick pay in place and need cover to start paying out sooner.
- 'Pay my mortgage' facility offered for clients with a mortgage so they can choose to have all or some of their claim payments paid directly to their lender.

### Mortgage and Rent Cover

#### Cover for those with irregular earnings

- Covers the client's rent or mortgage payments (up to £2,000 per month).
- No financial underwriting required for application and no financial evidence needed to make a claim – simply validate the amount of cover isn't more than your client's mortgage or rental payment by obtaining evidence (such as a mortgage offer or rental agreement).
- 'Pay my mortgage' facility offered for clients with a mortgage so they can choose to have all or some of their claim payments paid directly to their lender.

## Affordable options to cover serious illness and death...

### Life and Critical Illness Cover

- 41 conditions covered in total (including Total Permanent Disability).
- 39 full payment conditions covered and 2 additional payment conditions covered.
- 9 enhanced claim payment definitions where we'll pay 1.5x your client's cover (up to £200,000 on top of their cover).
- Option to add Enhanced Children's Cover for an added cost.
- Inflation-linked cover available, maintaining the buying value of the income in the longer term.

### Family Income Benefit

- Pays out a tax-free\* monthly income until the end of the term, on the death of the life assured or diagnosis of a terminal illness.
- Inflation-linked cover available, maintaining the buying value of the income in the longer term.
- 'Pay my mortgage' facility offered for clients with a mortgage so they can choose to have all or some of their claim payments paid directly to their lender.

[Find out more about the LV= Flexible Protection Plan](#)

\* Any references to tax treatment are based on our understanding of current legislation and HMRC practice as at November 2022, and this can change in the future.



# The LV= menu plan

More ways your client can benefit beyond a claim

The **LV= Flexible Protection Plan** can protect your client's income and support their family through illness, death and everyday life.

Our menu plan offers quality cover for the whole family, protecting them **financially, emotionally and practically** in the moments that matter.



## 20 different ways

1. IP claim
2. Budget IP claim
3. FIB claim
4. Life or Critical Illness Cover (CIC)
5. Additional CIC payments
6. Enhanced claim payment
7. Children's Critical Illness
- .....
8. Fracture Cover\*
9. Death Benefit\*
10. Parent and Child Cover\*
11. Payment of Premiums during involuntary unemployment\*
12. Rehab Support Services\*
- .....
13. Remote GP
14. Remote physiotherapy sessions
15. Remote psychotherapy sessions
16. Second opinion service
17. Discounted health MOTs
18. Private Prescriptions
19. Legal support services
20. Member benefits

\*If Income Protection is on the plan

# Resources to support your menu conversations



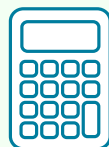
**6 in 10**

people without a protection policy said they would feel more financially resilient if they had a policy that paid if they were unable to work due to illness or injury.

Speaking to clients about protection is the first step to offering this resilience. Luckily, we are on hand to assist you in these conversations with our useful tools...

## Risk Reality Calculator

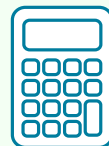
Our Risk Reality Calculator puts the real risk of income loss and serious illness into perspective. Your clients may not be thinking of long-term illness or injury as something that could factor in their future. However, they may feel differently when presented with a personalised risk report.



[Try our Risk Reality Calculator here](#)

## Income Shortfall Calculator

Our Income Shortfall Calculator 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. Simply enter a few details about your client to get their instant personalised result.



[Try our Income Protection Calculator here](#)

## Product Matchmaker

The Product Matchmaker tool is handy for any adviser looking for a snapshot of suitable products for their client.

You can review cover options as a conversation starter for a range of typical clients including:



- Families with children
- Homeowners or renters
- Clients with occupation-based protection needs like teachers or doctors, dentists and surgeons
- Clients with riskier occupations

[Try our Product Matchmaker here](#)

## Product videos

Our product videos are available to use as a visual aid in your conversations around protection. They're a great way to start conversations, or to remind clients of what you have discussed. Each video provides a simple overview of each product, presented with your clients in mind.



[Check out product videos for your clients here](#)

## Pre-Underwriting tool

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.

[Try our pre-underwriting tool here](#)



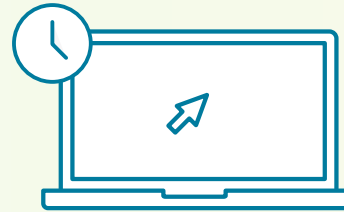
# Thank you for your continued support

## We'll be here for you through the rest of 2022 and beyond



**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**

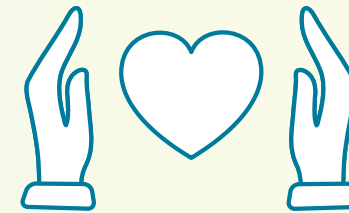
(aged under 55)

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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