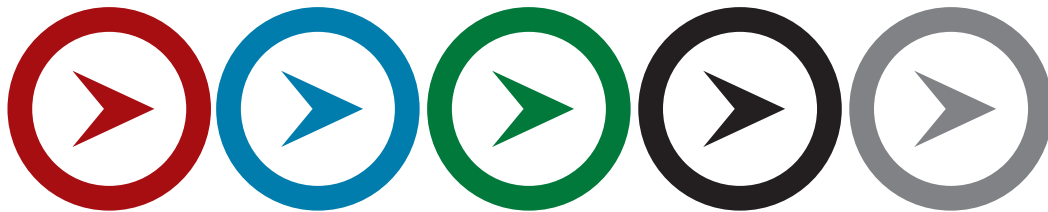


Welcome to our Product Profiles



The information on the following pages is designed to give you details on how each of our different products work, along with further details of the additional benefits that apply to some contracts.

The information is designed to be presented in a clear and straight forward manner, however if there is anything that you are not sure about please contact your usual Legal & General representative.

The following pages show the products available under each of the types of Protection that we sell (**Mortgage, Family and Business**).

Additionally, there is an '**Options**' page which gives further details of the benefits that may be available under some of the contracts in specific circumstances. Also included is an '**Other Information**' page where definitions, explanations of standard additional benefits and general information are available.

To navigate to any of these pages please click on the relevant button at the top of each page or on the arrow opposite to get to the next page.





Mortgage
Protection



Family/Personal
Protection



Business
Protection



Options



Other
Information

Mortgage Protection:

The home is one of the largest financial commitments your clients will have. These tabs show information on our different mortgage related protection products.

Please click on the relevant tab opposite to access the information for that product

In each profile where a feature is in **bold**, please see the Options or Other information pages for further details on that feature.

Products in this range:

Please click the options below

| | |
|---------------------------------------------------------------------------|--------|
| Mortgage Term Assurance (MTA) | Q19394 |
| Mortgage Decreasing Term Assurance (MDTA) | Q19395 |
| Mortgage Term Assurance with Critical Illness Cover (MTA+CIC) | Q19396 |
| Mortgage Decreasing Term Assurance with Critical Illness Cover (MDTA+CIC) | Q19397 |
| Mortgage Critical Illness Cover (MCIC) | Q19398 |
| Mortgage Decreasing Critical Illness Cover (MDCIC) | Q19399 |
| Mortgage Payment Insurance (MPI) | Q19400 |
| SmoothMove | Q19401 |
| Mortgage Product Matrix | Q19973 |



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**Mortgage
Protection**



**Family/Personal
Protection**



**Business
Protection**



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EXIT

Family/Personal Protection

What could be more precious to someone than their family? These tabs show information on our different family and personal protection products.

Please click on the relevant tab opposite to access the information for that product

In each profile where a feature is in **bold**, please see the Options or Other information pages for further details on that feature.

Products in this range:

Please click the options below

| | |
|------------------------------------------------------------------------|--------|
| Level Term Assurance (LTA) | Q19402 |
| Level Term Assurance with Critical Illness Cover (LTA+CIC) | Q19403 |
| Level Critical Illness Cover (CIC) | Q19404 |
| Family and Personal Income Plan (FPIP) | Q19405 |
| Family and Personal Income Plan with Critical Illness Cover (FPIP+CIC) | Q19406 |
| Family and Personal Income Plan Critical Illness Cover (FPIPCIC) | Q19407 |
| Income Protection Benefit (IPB) | Q19408 |
| Family Life Insurance Plan (FLIP) | Q19409 |
| Whole of Life Protection Plan (WOLPP) | Q19410 |
| Over 50's Life Insurance Plan (WOL Over 50) | Q19411 |
| Family Protection Matrix | Q19974 |



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EXIT

Business Protection

The loss of a key employee, director or shareholder could have a big impact on a business. These tabs show information on our different business protection products.

Please click on the relevant tab opposite to access the information for that product

In each profile where a feature is in **bold**, please see the Options or Other information pages for further details on that feature.

Products in this range:

Please click the options below

| | |
|---------------------------------------------------------------------------|--------|
| Business Term Assurance (BTA) | Q19414 |
| Business Decreasing Term Assurance (BDTA) | Q19415 |
| Business Term Assurance with Critical Illness Cover (BTA+CIC) | Q19416 |
| Business Decreasing Term Assurance with Critical Illness Cover (BDTA+CIC) | Q19417 |
| Business Whole of Life Protection Plan (BWOLPP) | Q19418 |
| Business Guaranteed Insurability Option | Q19419 |
| Business Protection Matrix | Q19975 |



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**Mortgage
Protection**



**Family/Personal
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**Business
Protection**



Options



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EXIT

Options

These tabs give further information on the optional benefits mentioned in the profiles, which may be available under some of the contracts. Please note that some of these options are selectable and some may be included automatically, although all are subject to underwriting and other conditions.

Please click on the relevant tab opposite to access the information for that option

Products in this range:

Please click the options below

| | |
|--------------------------------|--------|
| Critical Illnesses Covered | Q19420 |
| Conversion | Q19421 |
| Guaranteed Insurability Option | Q19422 |
| Waiver of Premium (WOP) | Q19424 |
| Indexation | Q19425 |
| Unemployment cover | Q20002 |



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**Mortgage
Protection**



**Family/Personal
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**Business
Protection**



Options



**Other
Information**

EXIT

Other Information

These tabs give extra information and useful explanations on generic features that may apply to our policies.

Please click on the relevant tab opposite to access the information for that feature

Products in this range:

Please click the options below

| | |
|--------------------------------------------------------------------------|--------|
| Acronyms and definitions | Q19426 |
| Naming the beneficiary and trusts | Q19412 |
| Premiums | Q19423 |
| Accidental death benefit (ADB), Free life cover and Immediate life cover | Q19428 |
| Tax treatment, Foreign travel and residency, Charges | Q19429 |
| Definition of disability | Q19430 |
| Terminal illness cover (TIC) | Q19431 |
| How to claim | Q19432 |
| Risks | Q19433 |
| Exclusions | Q19434 |



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