



Umbrella Benefits

When life throws challenges,
we're here for you



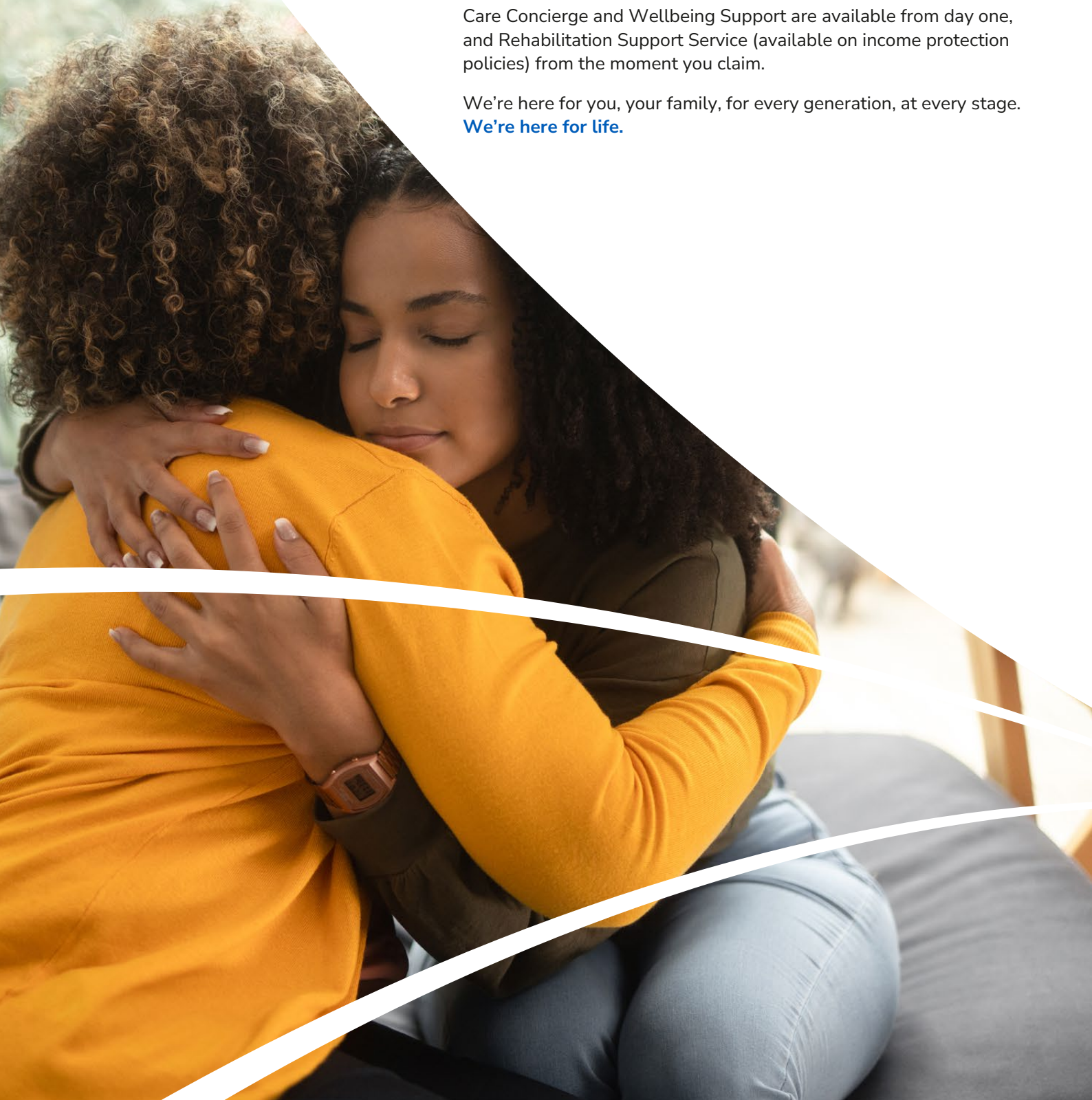
Why Umbrella Benefits?

Our commitment goes beyond finances, because we know it takes more than money to truly heal.

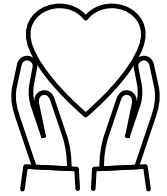
From finding the right care to managing mental and physical health challenges, to getting back on your feet after illness or injury. Our three value-added services are included at no extra cost.

Care Concierge and Wellbeing Support are available from day one, and Rehabilitation Support Service (available on income protection policies) from the moment you claim.

We're here for you, your family, for every generation, at every stage. **We're here for life.**



Wellbeing Support



Here for when life is unpredictable

When life throws challenges your way—whether it's illness, injury, bereavement, or mental health struggles—you need more than just financial support.

That's when Wellbeing Support steps in.

Our experienced registered RedArc nurses offer compassionate, personalised support—whether you're worried about treatment options, feeling lost after a diagnosis, or struggling with your emotions.

From the moment your policy starts, we're here for you and your family.

Good to know:

- Included at no extra cost and available from day one of your policy
- Available to the policyholder, their partner, and children living in the same household
- There's no need to make a claim before accessing
- Conversations are never time pressured
- There's no limit to the number of times you can access the service.

Wellbeing Support is provided by RedArc Assured Limited



Care Concierge

Navigate care with confidence



The journey to finding the right care for your family can be complex, and finding the right care for yourself or a loved one can be overwhelming.

That's where Care Concierge steps in.

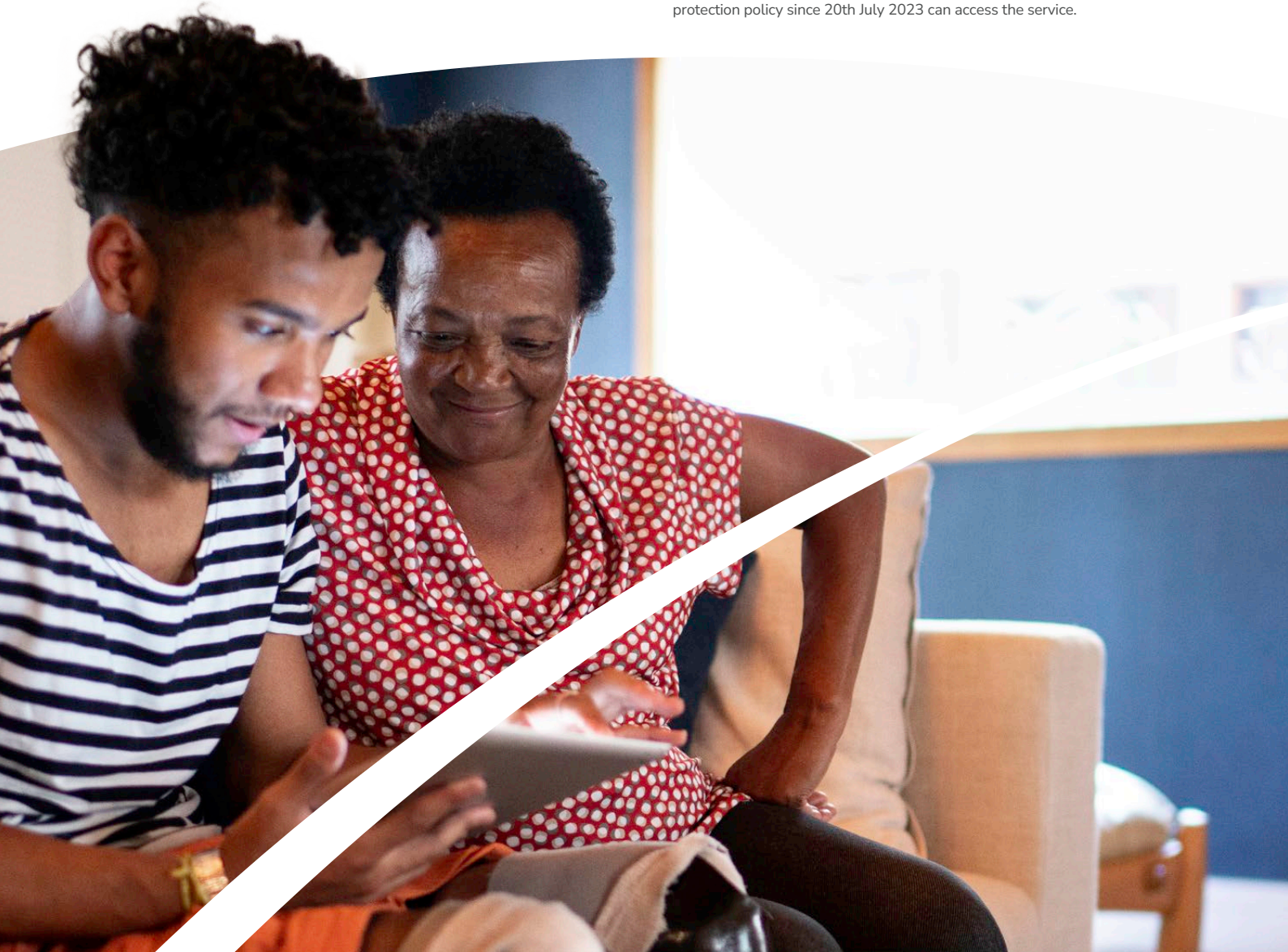
Our friendly care specialists provide free, personalised support, helping you explore all available options and funding pathways tailored to your loved ones' needs.

Let us handle the complexities, so you can focus on what really matters: creating meaningful moments with your family.

Good to know:

- Included at no extra cost and available from day one of your policy
- Available to the policyholder and their immediate family
- No need to make a claim before accessing support
- Helps with care plans, funding eligibility, benefit entitlement and Power of Attorney
- Access to a dedicated online platform offers further support and tools.

Care Concierge is available to all Annuity, Later Life Mortgage and Group Protection customers. Only Retail Protection customers who have had a protection policy since 20th July 2023 can access the service.



Rehabilitation Support Service



With you, every step of recovery

When illness or injury takes you out of work, the road to recovery can feel uncertain.

That's where Rehabilitation Support Service steps in.

Included as standard with your income protection policy, from the moment you claim, our in-house team of healthcare professionals can help you.

Recover physically, emotionally and mentally. Rebuild and regain confidence, restore independence and get back to daily life at your own pace. And if returning to your job isn't an option, we can retrain you towards new skills and opportunities.

Wherever you are on your recovery journey, we're here to help you move forward with confidence.

Good to know:

- Included at no extra cost, with fast access to expert help
- Access the service as soon as you make a valid claim
- Plan the return to work with a structured and phased approach
- Benefit from an experienced in-house medical team who assess individual needs
- Our service is based around early intervention for better outcomes.



Speak to your adviser to find out how Umbrella Benefits could support you

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