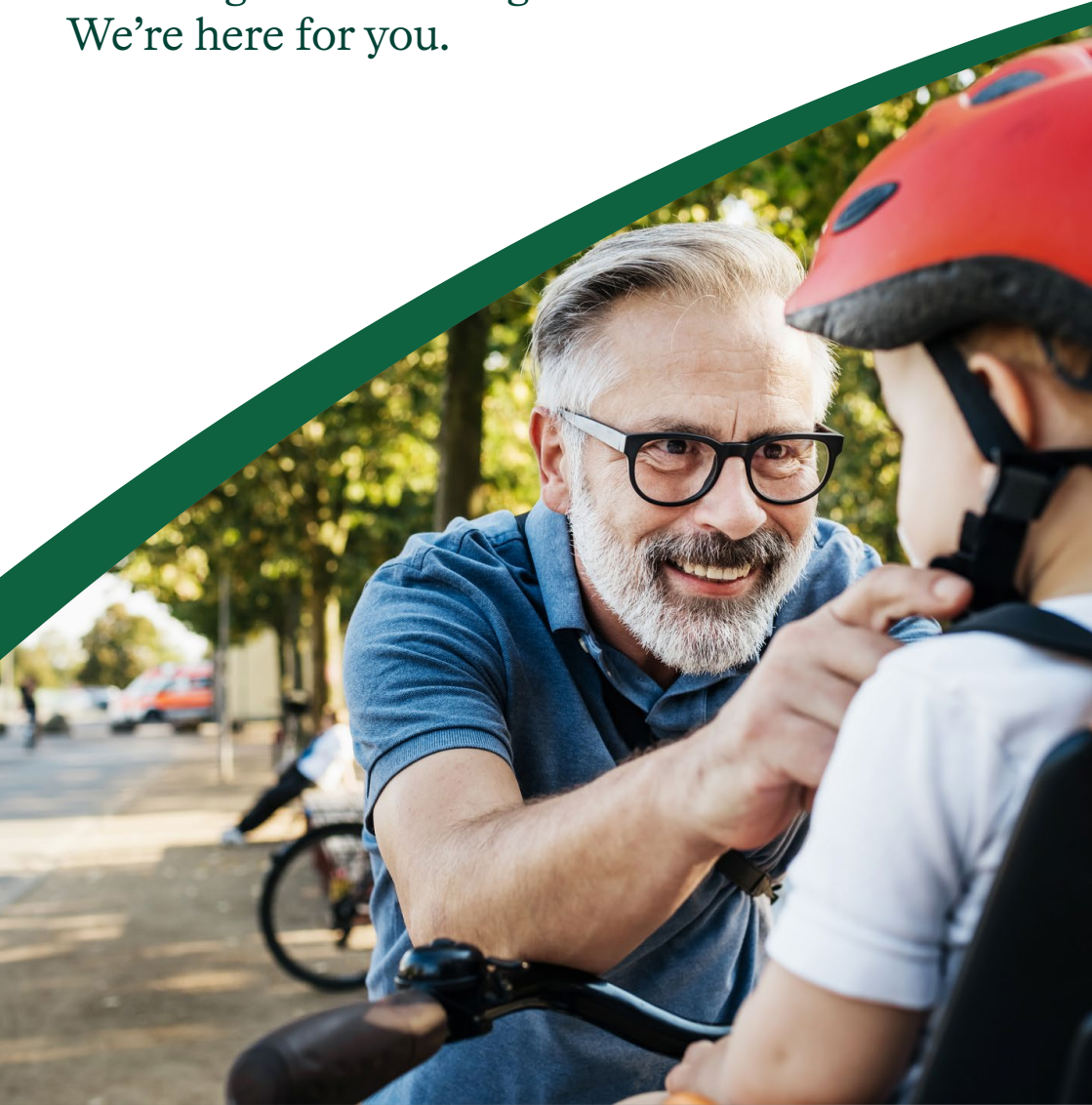




Whole of Life

Planning for the next generation.
We're here for you.



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Whole of Life in a nutshell

Have you ever thought about the legacy you'd like to leave behind? Whole of Life Protection Plan provides long-term protection that's designed to give you – and the people you care about – lasting confidence. It's designed to pay out on death*, as long as premiums are paid, so your loved ones receive the support you planned for.

That means leaving behind a lump sum that can help with funeral costs, provide financial support for your family, or even contribute towards future inheritance tax liabilities.

It's a simple, reassuring way to make a meaningful difference long after you're gone.

And it can offer peace of mind today, knowing you've already taken steps to protect tomorrow. Because with Whole of Life cover, you're not hoping for certainty – you're choosing it.

**A lifetime of protection.
A legacy that lasts.**

*In the event of a valid claim.

How it makes a difference

Designed to pay out on death, whenever that happens

Your plan pays out a lump sum whenever you die, helping your loved ones manage practical costs or fulfil your wishes.

Helps provide financial support and resilience

Cover designed to provide financial support and increase financial resilience. The payout can help ease that burden, giving your loved ones space to focus on what matters.

Provides support for your family's future

Many people use Whole of Life cover as a simple way to leave a financial legacy. It can help partners, children, or grandchildren stay financially secure or give them flexibility when they need it most.

With Whole of Life cover in place, the support you plan today becomes the difference they feel tomorrow.



A helpful tool for inheritance planning

If your estate may be subject to inheritance tax, the payout can help your beneficiaries manage future liabilities. And when the policy is written in trust, the money usually reaches them more quickly and more tax-efficiently.

Helps protect the things that matter

For families with property or other assets, the payout can help prevent the need for quick sales or borrowing at a difficult time.

Premiums that can stay fixed

With the option of fixed premiums, it's easier to budget for the long term. This can give you greater confidence and control over your financial planning.

Did you know?

Whole of Life insurance is designed to give long-term, reliable protection and the numbers speak

99.9%

claims paid in 2025

Designed to pay out on death whenever that happens, as long as premiums are paid and our claims history reflects that.

32

years is the average policy length

Highlighting the long-term commitment of Whole of Life policies, so support is in place when it's needed most.

82

is the average age of a claimant

This shows how the cover supports families at a time when it's truly needed.

1,332

claims paid in 2025

We're helping families across the UK at an emotional and financially challenging time.

Sources: Legal & General claims statistics 2025

How it works

Here's how **Whole of Life Protection Plan** cover fits around your planning.

Whole of Life insurance is designed to be simple and reassuring. You can choose to take out a policy just for yourself, or as a joint plan with your partner. A joint policy pays out once, when the first person covered dies.

You can pick the type of cover that suits your long-term plans. Level cover keeps the amount the same throughout the policy, while increasing cover rises over time to help keep pace with inflation.*

You can apply for Whole of Life insurance between the ages of 18 and 84, giving lots of flexibility around when you start planning. If you'd like the payout to reach your loved ones more quickly and more tax-efficiently, you have the option to place your policy in trust, giving your loved ones greater support at a difficult time.

*Premiums would also increase for increasing cover.



Additional support with Umbrella Benefits

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 access to Wellbeing Support steps in.

Red Arc's experienced registered 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.



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.

See terms and conditions for what is and is not included.

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.

Why choose us?



Over 180 years of experience helping families plan for the future.



Straightforward cover designed to do exactly what you expect.



Simple, smooth underwriting and claims processes commitment to customer support.



Here when it matters, with strong claims performance and dedicated teams who guide customers through the claims process with care and compassion.



Trusted protection provider, with a long history of reliability and financial strength.



Additional support included at no extra cost, such as Wellbeing Support and Care Concierge.

Frequently Asked Questions

1. Will the policy definitely pay out?

As long as you keep paying your premiums, your policy is designed to pay out on death whenever that happens, in the event of a valid claim.

2. How much does it cost?

It depends on your age, health, lifestyle, and the amount of cover you choose. Whole of Life insurance is usually more expensive than term insurance because it covers you for the whole of your life rather than a specified term.

3. Do I have to pay premiums for life?

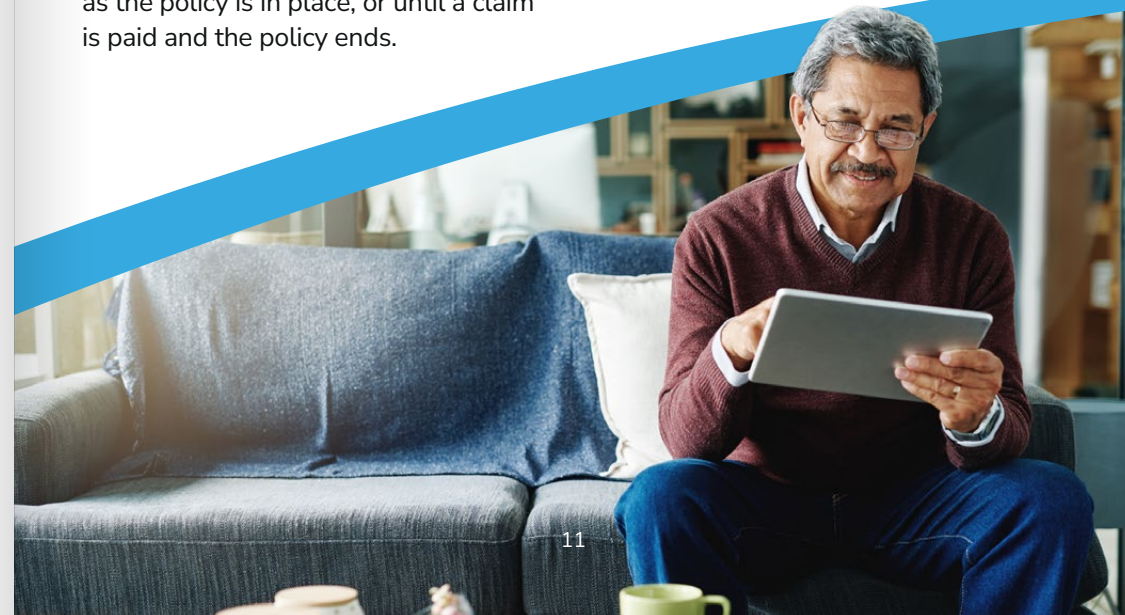
Yes. Whole of Life Protection Plan requires premiums to be paid for as long as the policy is in place, or until a claim is paid and the policy ends.

4. Can this help with inheritance tax?

It can. The payout can help your beneficiaries manage future inheritance tax liabilities, though it's vital your plan is in trust. Tax rules depend on your circumstances and may change, so you may want to speak to an adviser.

5. Will my family receive money?

Yes, the money will go to your nominated loved ones. You can always put it into a trust so that it reaches them quicker once you're gone.



Planning ahead starts with a conversation

Speak to your adviser today to explore Whole of Life cover and find the right protection for your family's future. We're here to support you every step of the way, now and for years to come.

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