

Priority Protection Price Beater

We pride ourselves on being able to offer your clients a range of award winning protection products and with Price Beater we go one better and offer to beat any like-for-like quotes.

We'll beat the standard premium offered by a competitor on a like-for-like product for your high sum assured protection business.

How do I obtain a Price Beater quotation?

- SJP Partners need to use Solution Builder to create a quote then click Apply Online.
- You will be automatically directed to Log into OLP Connect where an illustration will be pre-loaded and our AN Reference Number will be generated.
- Email the portal comparison with the OLP Connect An reference number direct to your dedicated BDM or the SJP mailbox sjpsales@landg.com.
- We will update OLP Connect and notify you so you can download the illustration and proceed with your application.

Terms and Conditions apply, please refer overleaf.

Products available

Price Beater is available on all of our life insurance and Critical Illness Cover plans and our Income Protection Benefit plans* including indexation or increasing plans (where applicable) with sums assured of:

- £600,000 to £10 million for life cover (level or decreasing).
- £600,000 to £4 million for life cover (indexed).
- £350,000 to £2 million for critical illness cover.
- £2,000 to £20,000 per month for income protection (standard or low cost).
- £2,000 to £14,000 per month for income protection (indexed standard or indexed low cost).

*Excludes our Whole of Life Protection Plan, Family and Personal Income plan and our range of Income Protection and Executive Income Protection plans.

Priority protection service

As well as beating a competitor's premium, with our Priority Protection service we provide:

- Access to dedicated Priority Protection experts.
- Active management of your pipeline business.
- Regular updates of all your Priority Protection cases.

Our commitment to you

Price Beater means that we'll offer to beat the standard premium offered by a competitor to enable you to place your high sum assured business with us, without you having to sacrifice any commission rate in the process.

Contact us



If you want to discuss a case with us or have any questions call your dedicated IFA protection sales team on **03450 705 044**

We may record and monitor calls. Call charges may vary.

Please note the Price Beater offer can be amended or withdrawn at any time.

This is not a consumer advertisement. It is intended for professional financial advisers and should not be relied upon by private investors or any other persons.



Terms and Conditions

Terms (for Life Insurance and Critical Illness Cover plans)

- This is for like-for-like quotes only, for example, the same clients or product types with matching benefits such as waiver of premium, Total & Permanent Disability definition, Mortgage Decreasing life insurance interest rate.
- Price Beater is applied where the cumulative sum assured of all applications submitted at the same time and for the same individual, equals or exceeds £600,000 for life cover or £350,000 for critical illness cover.
- This applies to all cases for the same individual where at least one element of a split sum assured application equals or exceeds £600,000 for life cover and £350,000 for critical illness cover. These must be on a like-for-like basis, for example, Additional or Accelerated basis.
- Is offered against quotes based on our eIFA rates.
- Applies only to the standard premiums offered by a competitor in the IFA market, for example, before any discounts, price matching offers, commission sacrifice, special premiums or ratings have been applied.
- We will reduce our eIFA premium to beat a competitor's premium.
- Excludes Whole of Life Protection Plan and Family and Personal Income Plans.

Conditions

- We'll require proof of the competitor's standard premium to be beaten.
- Competitor illustrations must be no older than 30 days.
- A medical rating may be applied to a Price Beater premium following underwriting.
- Standard LAUTRO initial commission will apply to the final premium.

Terms (for Income Protection Benefit plans)

We will only offer the service against the following companies/products

- **Aegon** (Personal Protection).
 - **AIG** (YourLife Plan Income Protection).
 - **Aviva** (Income Protection +).
 - **Guardian** (Income Protection)
 - **LV=** (Income Protection).
 - **Royal London** (Personal Menu Plan).
 - **The Exeter** (Income One Plus (level full life insurance)).
 - **Vitality** (Income Protection - without Vitality Optimiser).
 - **Zurich** (Income protection - excludes Income protection select).
- This is for like-for-like quote only, for example the same client or products types with matching benefits such as benefit payment term (i.e. low cost products must be for comparative 1 or 2 year benefit payment term), deferred period, stepped benefits, retirement age.
 - Available for all occupation classes except for class 4 (based on occupations published within our occupation class guide).
 - Is offered against quotes based on our eIFA rates.
 - Applies only to the standard premiums offered by a competitor in the IFA market, for example, before any discounts, price matching offers, commission sacrifice, special premiums or ratings have been applied.
 - We will reduce our eIFA premium to beat a competitor's premium.
 - Excludes Low Start Income Protection and Executive Income Protection plans.

Legal & General Assurance Society Limited

Registered in England and Wales number 166055. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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