

Addendum to the Terms and Conditions for the Lifetime Care Plan: Covid-19 Guaranteed Premium Protection

1. Interpretation

- [a] This Addendum should be read in conjunction with the Terms and Conditions for the Lifetime Care Plan.
 - [b] Capitalised terms that are not defined in this Addendum shall have the meaning given to them in the Terms and Conditions for the Lifetime Care Plan.
 - [c] In the event that any of the terms of this Addendum conflict with the Terms and Conditions for the Lifetime Care Plan, the provisions of this Addendum shall prevail.
 - [d] Except as expressly stated in this Addendum, the terms of the Terms and Conditions for the Lifetime Care Plan shall remain in full force and effect. Clause 14 of the Terms and Conditions for the Lifetime Care Plan shall apply to this Addendum.
 - [e] This Addendum comes into force on 20th July 2020.
- + ii. Covid-19, Coronavirus or Sars Cov-2 is the cause or a contributing factor of death stated on the death certificate; and
 - + iii. death occurs after March 1st 2020.
- [c] If you die after the date that falls on the first anniversary of the Plan Start Date, there will be no return of Premium to your Estate (unless you have chosen Additional Premium Protection which can last for more than this time period and in which case clause 7 of the Terms and Conditions for the Lifetime Care Plan shall apply).
 - [d] If you qualify for a return of Premium in accordance with this Addendum, the terms of this Addendum will supersede the terms of the Terms and Conditions for the Lifetime Care Plan relating to the return of Premium for both the Guaranteed Premium Protection and Additional Premium Protection.
 - [e] A death certificate (and accompanying documentation if required) will be requested by us if death occurs within twelve months of the Plan Start Date in order for us to establish if a return of Premium is due in accordance with this Addendum. We will have the final discretion when deciding if the criteria set out in this Addendum has been met in order to qualify for the repayment of Premium in accordance with this Addendum.

2. Covid-19 Guaranteed Premium Protection

- [a] Subject to paragraphs 2(b) and 2(e) below, if you die within the first twelve months of the Plan Start Date and Covid-19, Coronavirus or Sars Cov-2 is the cause or a contributing factor of death, 100% of the Premium (which excludes any Adviser Charge) will be returned less any Payments already made under this Plan by us.
 - [b] This amount will be paid to your Estate provided that all of the following criteria are met:
 - + i. death occurs in the period commencing on the Plan Start Date and expiring on the date that falls on the first anniversary of the Plan Start Date;
- [f] The offer set out in this Addendum can be withdrawn or cancelled by us at any time (except that, for the avoidance of doubt, any such withdrawal or cancellation shall not apply in relation to individuals who have entered into the Terms and Conditions for the Lifetime Care Plan after the date on which this Addendum comes into force).

Legal & General Assurance Society Limited Registered in England and Wales No. 00166055.

Registered office: One Coleman Street, London, EC2R 5AA.

Legal & General Assurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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