

The reviewable rate protection provider



**National
Friendly**

Reasons to choose reviewable:

R

- **Rates are fixed for 5 years** (beyond the clawback period), offering short-term, affordable premium certainty at a more competitive rate than a guaranteed option.

E

- **Effective budgeting** is easier with reviewable policies, making them a cost-efficient solution for objections on price suiting clients' current needs.

V

- **Variable premiums** aren't based on individual claims and can go up or down during reviews.

I

- **Increasing premiums** are a concept clients accept with most monthly bills not remaining fixed forever.

E

- **Extended benefit payment periods** on reviewable policies may offer better value than shorter benefit periods on guaranteed terms.

W

- **Wider flexibility** in pricing and options gives the adviser more choice to tailor plans to their clients' needs.

At National Friendly we are your go to provider for reviewable rates

Alongside market-leading prices, your clients will also benefit from:

- **Friendly Dentist:** Provides access to an unlimited dental chat helpline with qualified dentists, including expert-led videos and articles, from day 1.
- **Friendly GP+:** Provides your client with peace of mind that they can access a GP for themselves and their family at any time, day or night, from day 1.
- **Quick and simple applications:** Our journey is now 60% shorter.
- **Fast underwriting decisions:** 65% straight through processing and same day decision on manually underwritten applications. You can also speak directly to an underwriter within 20 seconds.
- **A more inclusive approach:** Higher BMIs (up to 41), competitive terms for those with diabetes, and cover for clients working at heights above 40 feet.



Now is the time to consider National Friendly for your clients' protection needs



Call 0333 014 6244



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