# **Over 50s Life Cover**



# Great protection for your clients and their families, before and after they're gone

#### What makes our Over 50s Life Cover different?

- √ Full cover after just 6 months, subject to 2 medical questions
- ✓ Benefit Builder option, to keep your client's cover affordable but growing
- √ Friendly GP+, fast 24/7 access to a GP for the whole family from day 1
- ✓ Double the payout if they die from an accident
- √ 50% payout option if your client is diagnosed with a terminal illness

### Making life cover more affordable for your clients

We offer flexible options to fit your client's financial needs.

#### **Fixed Cover**

For clients who want cost certainty, with premiums that stay the same and a fixed payout.

#### **Benefit Builder**

For clients who may need more affordable cover. This allows them to grow their cover over time, starting with half their desired payout, and building it up by 10% each year for the first 10 years.

#### How it works:

- If they want £10,000 of cover, they start with £5,000, which increases annually until it reaches £10,000 in year 11.
- Premiums also rise by 10% each year, starting low and adjusting gradually.

Whichever option your client chooses, we'll pay out the cover level reached at the time of their death.

## Friendly GP+, fast 24/7 GP access for the whole family!

We don't just care for your client's loved ones after they're gone - we provide care for clients and their families from the moment they open a policy!

Friendly GP+ is our wellbeing hub which includes our confidential GP service, providing on-demand access via phone or video to GPs for diagnosis, advice, fit notes, prescriptions, access to qualified physiotherapists and referrals for treatment to improve general health and wellbeing.

#### **Key Features:**

- 24/7 virtual GP service
- Private Prescriptions
- Specialist Referrals
- · Physiotherapy
- Counselling
- · Legal information and support
- · Manager support
- Money and debt help
- · Health and wellbeing guidance
- · Wellbeing hub

#### Find out more

For more details on our Over 50s Life Cover contact us today.

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