

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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