Life Assurance Benefit

Helping protect the people you care about

L&G

We all protect everyday things – our homes, our cars, even our pets. But what about those closest to you?

Life Assurance helps protect the people who matter the most to you.

L&G's Life Assurance pays a tax-free lump sum to your dependants if you die while you're employed by your employer. It's there to help your family manage money worries at a difficult time.

Practical support when it matters the most

The money can give your family some breathing space while they adjust and take care of everyday costs. They can use the payment in whatever way helps them most.

For example, it could help with:

- Funeral and related costs
- Mortgage or rent payments
- Everyday household bills
- Easing financial pressure while things settle

Cover through your employer

As Life Assurance is one of your employee benefits, you're covered while you work for your current employer. And as your employer already has a policy with us, your employer's cover may have more advantages than arranging it on your own.

Depending on the type of policy your employer has chosen, you may be able to change the amount of cover to suit your needs and budget.

More than just financial protection

Flexible

Our cover is designed to fit around your life.

Depending on what type of policy your employer has chosen, you may be able to change the amount of cover to suit your needs and circumstances. You may also be able to take out cover for your partner*. Contact your employer for more information on what is covered.

*Partner could be spouse, registered civil partner or unmarried partner.

Emotional Support

If you were to die and your family are struggling, they can get help through a mental wellbeing service, including bereavement counselling, through Spark. They'll also be able to get practical information to help with issues such as tax, wills or managing your estate

This service is confidential and available to your immediate family** whenever they need it.

Fast

We aim to pay claims as quickly as possible once we've received all the information we need. In many cases, claims can be paid within five working days.

Health and Wellbeing services

As part of this cover, you and your immediate family** will also have access to Spark, L&G's home for health and wellbeing.

Through Spark you have access to:

- a 24/7 virtual GP service available by telephone or video
- mental wellbeing support available 24/7
- a medical helpline
- support for long term health conditions such as MS, Diabetes and Cancer as well as women's health
- a digital gym with live and on-demand classes
- fitness and nutrition advice

... and much more, all at no cost to you.

It's there to complement this cover and support you and your family.

**Immediate family includes spouse, partner, registered civil partner and children aged 16 to 24 in full-time education who are living in the same household.

Find out more

To learn more about how the cover works, or to see if you can make changes, speak to your employer.

If you're unsure whether this cover is right for you, you may also want to speak to a financial adviser.

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