Group Life Assurance

Providing a safety net for employees and their families

What’s inside

Peace of mind for employees and their families

Business has its ups and downs, and life does too. That's why it's important to protect the wellbeing needs of employees. After all, they're key to a successful business.

Our Group Life Assurance and Dependants' Pension provides financial support if the employee dies. Not only is it an investment in employees, but it also helps to financially protect their families when they may need it most.

More than just a financial benefit

Our cover gives employees and their families more than just financial help. Our **Be Well. Get Better. Be Supported.** wellbeing framework gives them access to a holistic support service that helps them manage their day-to-day health and wellbeing. If an employee passes away, their immediate family can access support which could include bereavement counselling.

Be Well.

Helping employees to actively manage their health

Get Better.

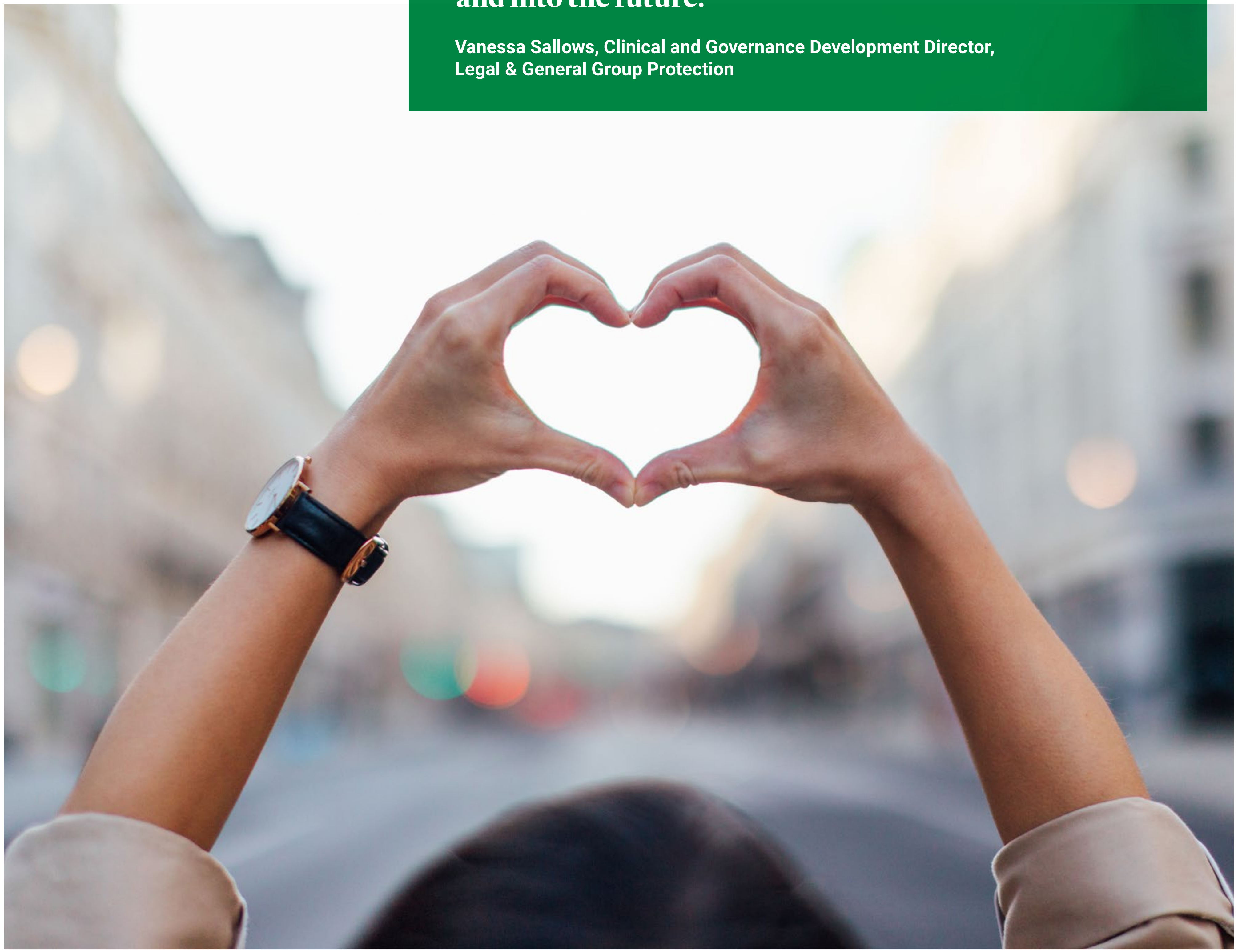
Emotional and practical support during bereavement

Be Supported.

A financial safety net for employees' families

"Our Group Life Assurance provides vital financial support for employees' families should they pass away. It also comes with bereavement support services for the family to help them through the emotional trauma of losing a loved one. Through our Be Well. Get Better. Be Supported. wellbeing framework, employees and employers can receive the support they need both now and into the future."

Vanessa Sallows, Clinical and Governance Development Director, Legal & General Group Protection



Why is Group Life Assurance important for employees?

Group Life Assurance can help give employees' loved ones a financial safety net they may not already have or be able to afford. A payment can help ensure they're financially protected, particularly when the financial resilience of working households is falling.

Taking out Group Life Assurance cover gives employers and employees a range of benefits:

Shows a duty of care

Offering cover as part of an employee's benefit package helps show commitment to the workforce. It can also help make businesses more attractive to potential recruits.

Offers value for money

Group Life cover may on average cost less overall, than what an employee could pay individually, when choosing to buy personal cover for them and their family.

Business tax benefits

Group Life premiums are currently allowable as a business expense for corporation tax purposes, while for employees the premiums are not classed as a 'benefit in kind', so are tax efficient.

Flexibility to build the right package

Group Life cover can be combined with our other products, such as Group Income Protection, to build a tailored employee benefits package.

What's included in Group Life Assurance?

Our Group Life Assurance helps towards ensuring employees and their loved ones are supported financially, practically and emotionally if the employee dies. It also offers extra wellbeing services which employees and their families can access to take care of their day-to-day wellbeing. Here's an overview of the benefits for employers and their employees.

Free Mastertrust option

For lump sum life assurance arrangements, we can manage the scheme on behalf of the employer.

Ease of cover

We can in many cases, arrange cover without asking for employees to provide personal medical details.

Flexible cover options

Provide cover through a flexible or voluntary arrangement, to help employers manage costs and allow employees to adapt cover to suit their needs.

Tax relief

Premiums will normally qualify for tax relief, depending on the choice of scheme.

Added wellbeing support

Employees and their immediate families can seek advice and support with day-to-day challenges, and bereavement counselling if the employee dies.

Protection for small as well as large businesses

We can provide cover for a range of policy sizes starting from a minimum of 3 employees.

Wellbeing support for today – and tomorrow

Our **Group life assurance** is more than just a financial safety net. It's a gateway to a wide range of essential wellbeing services, designed to help your employees stay healthy, feel supported, and thrive – both in and out of the workplace.

All services are easily accessible through **Spark**, our digital hub for health and wellbeing. Most of these benefits extend to your employees' immediate family too – at no extra cost.

Here's what's included:

Employee Assistance Programme (EAP)

Life can be unpredictable. That's why we offer 24/7 access to accredited counsellors and psychotherapists – via phone or video. Whether it's emotional support or practical advice on legal, financial, or medical matters, help is always just a call away.

Virtual GP & Advanced Nurse Practitioner (ANP)

Round-the-clock access to expert care. Employees can book an appointment to speak to a GP or ANP (a highly trained nurse with advanced qualifications) anytime, without the wait.

Online Physiotherapy

Quick, convenient access to qualified physiotherapists – no GP referral needed. Support is available for employees and their families via phone or video.

Cancer Awareness & Support

From personal cancer risk assessments to expert care during treatment and recovery, experienced cancer care nurses are here to help every step of the way.

Everyday Wellbeing Tools

From a digital gym and fitness tips to mindfulness exercises, wellbeing podcasts, and webinars – there's something for everyone to support a healthy mind and body.

Children's Mental Health Support

Tailored support for children aged 6–16. Includes an initial parental consultation followed by a 60 minute assessment for the child. A report will then be prepared for the parent with treatment recommendations and signposting to resources and self-help therapies

Long-Term Condition Support

Tools and resources to help manage long term conditions such as Cancer, Stroke, MS, Type 2 Diabetes, Long Covid, Rheumatoid Arthritis, Heart Health, and Menopause.

Second Medical Opinion

Peace of mind when it matters most. Employees can consult a UK-based specialist for a second opinion on a range of diagnosis or treatment plans.

Adult & Elder Care Support

Navigating care options can be confusing. Our dedicated care experts offer one-to-one support to help employees find care themselves or their loved ones aged 18+.

Further wellbeing support for you

Be Well hub

A range of wellbeing resources designed to help employers actively manage their employees' wellbeing.

HR Communication Toolkit

Employers can use the HR Toolkit to effectively communicate benefits to employees.

Umbrella Benefits

Access to discounts and offers on a range of Legal & General products and services

Wellbeing Advisory Board

A group of experts across a range of clinical, occupational and vocational rehabilitation fields to guide employers in finding answers about employee health issues.

Find out more about our Group Life Assurance cover

For Advisers

Call us: 0345 026 0094

Lines are open Monday to Friday 9am to 5pm (we may record and monitor calls)

Email: group.protection@landg.com

Visit: Adviser website

For Employers

Call us: 0345 072 0751

Lines are open Monday to Friday 9am to 5pm (we may record and monitor calls)

Email: employer.services@landg.com

Learn more about what we can cover, the options, the exclusions and how we assess claims by visiting our **employer website**

Legal & General Assurance Society Limited.

Registered in England and Wales No. 00166055. Registered office: One Coleman Street, London EC2R 5AA.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

BH3321 07/26

Legal & General