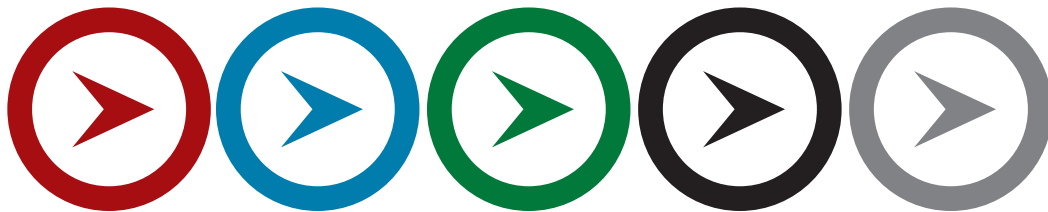




Welcome to our Product Profiles



The information on the following pages is designed to give you details on how each of our different products work, along with further details of the additional benefits that apply to some contracts.

The information is designed to be presented in a clear and straight forward manner, however if there is anything that you are not sure about you can contact our helpline on **08700 104080**.

The following pages show the products available under each of the types of Protection that we sell (**Mortgage, Family and Business**).

Additionally, there is an '**Options**' page which gives further details of the benefits that may be available under some of the contracts in specific circumstances. Also included is an '**Other Information**' page where definitions, explanations of standard additional benefits and general information are available.

To navigate to any of these pages please click on the relevant button at the top of each page or on the arrow opposite to get to the next page.





Mortgage Protection



Family/Personal Protection



Business Protection



Options



Other Information

EXIT

Mortgage Protection:

The home is one of the largest financial commitments your clients will have. These tabs show information on our different mortgage related protection products.

Please click on the relevant tab opposite to access the information for that product

In each profile where a feature is in **bold**, please see the Options or Other information pages for further details on that feature.

Products in this range:

Please click the options below

Mortgage Term Assurance (MTA)	Q19394
Mortgage Decreasing Term Assurance (MDTA)	Q19395
Mortgage Term Assurance with Critical Illness Cover (MTA+CIC)	Q19396
Mortgage Decreasing Term Assurance with Critical Illness Cover (MDTA+CIC)	Q19397
Mortgage Critical Illness Cover (MCIC)	Q19398
Mortgage Decreasing Critical Illness Cover (MDCIC)	Q19399
Mortgage Payment Insurance (MPI)	Q19400
SmoothMove	Q19401
Mortgage Product Matrix	Q19973



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Mortgage
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Family/Personal
Protection



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EXIT

Family/Personal Protection

What could be more precious to someone than their family? These tabs show information on our different family and personal protection products.

Please click on the relevant tab opposite to access the information for that product

In each profile where a feature is in **bold**, please see the Options or Other information pages for further details on that feature.

Products in this range:

Please click the options below

Level Term Assurance (LTA)	Q19402
Level Term Assurance with Critical Illness Cover (LTA+CIC)	Q19403
Level Critical Illness Cover (CIC)	Q19404
Family and Personal Income Plan (FPIP)	Q19405
Family and Personal Income Plan with Critical Illness Cover (FPIP+CIC)	Q19406
Family and Personal Income Plan Critical Illness Cover (FPIPCIC)	Q19407
Income Protection Benefit (IPB)	Q19408
Family Life Insurance Plan (FLIP)	Q19409
Whole of Life Protection Plan (WOLPP)	Q19410
Over 50's Life Insurance Plan (WOL Over 50)	Q19411
Family Protection Matrix	Q19974



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**Mortgage
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**Family/Personal
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Information**

EXIT

Business Protection

The loss of a key employee, director or shareholder could have a big impact on a business. These tabs show information on our different business protection products.

Please click on the relevant tab opposite to access the information for that product

In each profile where a feature is in **bold**, please see the Options or Other information pages for further details on that feature.

Products in this range:

Please click the options below

Business Term Assurance (BTA)	Q19414
Business Decreasing Term Assurance (BDTA)	Q19415
Business Term Assurance with Critical Illness Cover (BTA+CIC)	Q19416
Business Decreasing Term Assurance with Critical Illness Cover (BDTA+CIC)	Q19417
Business Whole of Life Protection Plan (BWOLPP)	Q19418
Business Guaranteed Insurability Option	Q19419
Business Protection Matrix	Q19975



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EXIT

Options

These tabs give further information on the optional benefits mentioned in the profiles, which may be available under some of the contracts. Please note that some of these options are selectable and some may be included automatically, although all are subject to underwriting and other conditions.

Please click on the relevant tab opposite to access the information for that option

Products in this range:

Please click the options below

Critical Illnesses Covered	Q19420
Conversion	Q19421
Guaranteed Insurability Option	Q19422
Waiver of Premium (WOP)	Q19424
Indexation	Q19425
Unemployment cover	Q20002



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**Mortgage
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**Family/Personal
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**Business
Protection**



Options



**Other
Information**

EXIT

Other Information

These tabs give extra information and useful explanations on generic features that may apply to our policies.

Please click on the relevant tab opposite to access the information for that feature

Products in this range:

Please click the options below

Acronyms and definitions	Q19426
Naming the beneficiary and trusts	Q19412
Premiums	Q19423
Accidental death benefit (ADB), Free life cover and Immediate life cover	Q19428
Tax treatment, Foreign travel and residency, Charges	Q19429
Definition of disability	Q19430
Terminal illness cover (TIC)	Q19431
How to claim	Q19432
Risks	Q19433
Exclusions	Q19434



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