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# Relevant Life Insurance

**At a glance**



Retirement  
Investments  
Insurance  
Health



# Relevant Life Insurance

## At a glance

	Life only	Life and employee significant illness
Type of cover	Level	Level
Main benefits	<ul style="list-style-type: none"> <li>• Death benefit</li> <li>• Terminal illness benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Death benefit</li> <li>• Terminal illness benefit</li> <li>• Employee significant illness benefit</li> </ul>
Additional benefits	<ul style="list-style-type: none"> <li>• Life change benefit</li> <li>• Protection promise</li> <li>• Continuation benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Life change benefit</li> <li>• Protection promise</li> <li>• Continuation benefit</li> </ul>
Optional benefits	<ul style="list-style-type: none"> <li>• Increasing cover</li> </ul>	<ul style="list-style-type: none"> <li>• Increasing cover</li> <li>• Total permanent disability</li> </ul>
Premiums	Guaranteed	Guaranteed or reviewable
Claim payment	Lump sum	Lump sum
Minimum age at entry	18	18
Maximum age at entry	<ul style="list-style-type: none"> <li>• Life cover only: 73</li> <li>• Increasing cover option: 69</li> </ul>	<ul style="list-style-type: none"> <li>• Life and employee significant illness: 64</li> </ul>

	Life only	Life and employee significant illness
Type of cover	Level	Level
Maximum age at end of policy	74	<ul style="list-style-type: none"> <li>• Life and employee significant illness: 74</li> <li>• Increasing cover option: 74</li> <li>• With TPD: 70</li> </ul>
Minimum term	<ul style="list-style-type: none"> <li>• Life cover only: 1 year</li> <li>• Increasing cover: 5 years</li> </ul>	<ul style="list-style-type: none"> <li>• Reviewable employee significant illness 6 years</li> <li>• Guaranteed employee significant illness: 1 year</li> <li>• Increasing cover: 5 years</li> </ul>
Maximum term	50 years	50 years
Maximum cover amount	<ul style="list-style-type: none"> <li>• No maximum for life cover only</li> <li>• £5,000,000 for increasing cover</li> </ul>	<ul style="list-style-type: none"> <li>• £3,000,000 without TPD</li> <li>• £2,000,000 with TPD</li> </ul>

Relevant Life Insurance will only pay out the cover amount if the life covered:

- dies, or
- meets our definition of terminal illness, or
- meets our definition of an employee significant illness condition which results in the retirement or anticipated retirement of the life covered (if selected), or
- meets our definition of total permanently disability (if selected).

Relevant Life Insurance has no cash in value at any time.

# Find out more

For more information on Relevant Life Insurance, please read:

- Introducing Relevant Life Insurance
- Relevant Life Insurance In focus
- Relevant Life Insurance A guide to the Relevant Life Trust
- Understanding Relevant Life Insurance with employee significant illness cover

Available on our adviser website

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