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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"> • Death benefit • Terminal illness benefit 	<ul style="list-style-type: none"> • Death benefit • Terminal illness benefit • Employee significant illness benefit
Additional benefits	<ul style="list-style-type: none"> • Life change benefit • Protection promise • Continuation benefit 	<ul style="list-style-type: none"> • Life change benefit • Protection promise • Continuation benefit
Optional benefits	<ul style="list-style-type: none"> • Increasing cover 	<ul style="list-style-type: none"> • Increasing cover • Total permanent disability
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"> • Life cover only: 73 • Increasing cover option: 69 	<ul style="list-style-type: none"> • Life and employee significant illness: 64

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

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

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