

bright grey[®]

a division of Royal London

**What do I
need to know
about your
protection
plans?**



About our Personal Protection Menu

What you'll find inside:

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Our approach

is flexible.

The protection you need doesn't have to cost the earth. Your adviser can recommend the right protection at a cost you can afford.

We've designed our Personal Protection Menu to meet your needs. This means you can buy the right level of protection for you and your family now, and as your circumstances change.

You can protect your family against the financial impact of death, critical illness, loss of income due to sickness, or any combination of these events.

Our Personal Protection Menu allows you to combine up to 10 different covers for different amounts and terms, all in one plan. You can choose from the following range of covers:

- Life Cover
- Critical Illness Cover
- Life or Critical Illness Cover
- Income Cover for Sickness
- Payment Cover for Sickness

Your adviser will help you create the best plan for you.

A summary of our protection covers

Clear. Flexible. Comprehensive.

We offer a wide range of covers that your adviser can tailor to meet your personal needs. You can mix and match covers in our Personal Protection Menu to suit those needs today and in the years to come.

Our covers are all simple, straightforward and comprehensive. We tell you more about each of these covers and the options you can choose in the pages that follow.

A summary of our protection covers.

Cover	What this provides:
Life Cover	Money if you die or become terminally ill
Critical Illness Cover	Money if you're diagnosed with one of a list of defined critical illnesses
Life or Critical Illness Cover	Money if you die, become terminally ill or are diagnosed with a critical illness, whichever happens first
Income Cover for Sickness	A monthly income if you're unable to work because of sickness or injury during the term of your cover
Payment Cover for Sickness	Makes sure your plan payments are made if you're unable to work because you're ill

Cover for you, your partner or both of you

You can choose cover for yourself or your partner or joint cover for both of you.

Your adviser will recommend the cover you need and the plan structure that's right for you.

Single life

This means that just one person is covered. You can choose to cover your life or your partner's life.

Joint lives

This means that both you and your partner are covered jointly.

Individual covers for you and your partner

This means that you and your partner are covered individually.

The options available to you will depend on the cover you buy. You can combine these options so that there's just one application form, one direct debit and one plan charge.



Life Cover

Life Cover gives your family money if you die or become terminally ill.

When you take out Life Cover with Bright Grey you can choose to have this paid as a lump sum or as a monthly income if you have to make a claim.

You can even choose a combination of both within the one plan. That way you'll have a lump sum to pay off your mortgage and an income that your family can use to pay the bills and keep their current standard of living.

Who can be covered?

- Single life
- Joint lives
- Individual covers for you and your partner

How can I receive claim payments from my plan?

When you buy your plan you can choose how we pay any future claim you make. Your choices are:

- A level lump sum
- An increasing lump sum
- A decreasing lump sum
- A level monthly income
- An increasing monthly income

How long can I be covered for?

You can choose a term of between 1 and 40 years.



Critical Illness Cover

Critical Illness Cover gives you money if you are diagnosed with one of a list of defined critical illnesses.

You can see a list of the illnesses we cover opposite. If you decide to buy this cover it's important that you spend time reading about the definitions of each illness to understand what is and isn't covered, as the Bright Grey definition of an illness may be different to the medical one.

You can find this information in our guide 'Tell me more about the illnesses you cover' as well as the plan details for our Personal Protection Menu. For more details visit www.brightgrey.com

Who can be covered?

- Single life
- Joint lives
- Individual covers for you and your partner.

How can I receive claim payments from my plan?

As with Life Cover, you can choose how we pay any future claim you make. Your choices are:

- A level lump sum
- An increasing lump sum
- A decreasing lump sum
- A level monthly income
- An increasing monthly income

How long can I be covered for?

You can choose a term of between 5 and 40 years.

Up to £20,000 Children's Critical Illness Cover free

For each of your children when you choose any of our critical illness covers.




£20k

of Children's Critical
Illness Cover free

Which critical illnesses are covered?

This is a list of the critical illnesses Bright Grey covers.

- Alzheimer's disease** – resulting in permanent symptoms
- Aplastic anaemia** – requiring regular blood transfusions
- Bacterial meningitis** – resulting in permanent symptoms
- Benign brain tumour** – resulting in permanent symptoms
- Blindness** – permanent and irreversible
- Cancer** – excluding less advanced cases
- Cardiomyopathy** – of specified severity
- Coma** – resulting in permanent symptoms
- Coronary artery bypass grafts** – with surgery to divide the breastbone
- Creutzfeldt-Jakob disease (CJD)** – resulting in permanent symptoms
- Deafness** – permanent and irreversible
- Heart attack** – of specified severity
- Heart valve replacement or repair** – with surgery to divide the breastbone
- HIV infection** – caught from a blood transfusion, a physical assault or at work
- Kidney failure** – requiring dialysis
- Liver failure** – end stage
- Loss of hands or feet** – permanent physical severance
- Loss of independent existence** – resulting in permanent symptoms
- Loss of speech** – permanent and irreversible
- Major organ transplant**
- Motor neurone disease** – resulting in permanent symptoms
- Multiple sclerosis** – with persisting symptoms
- Open heart surgery** – with surgery to divide the breastbone
- Paralysis of limbs** – total and irreversible
- Parkinson's disease** – resulting in permanent symptoms
- Pre-senile dementia** – resulting in permanent symptoms
- Primary pulmonary hypertension** – of specified severity
- Progressive supranuclear palsy** – resulting in permanent symptoms
- Severe lung disease** – resulting in permanent symptoms
- Stroke** – resulting in permanent symptoms
- Systemic lupus erythematosus** – with severe complications
- Third degree burns** – covering 20% of the body's surface area or 50% loss of surface area of the face
- Traumatic head injury** – resulting in permanent symptoms
- Total permanent disability**



**You can
choose a term
of between
1 and 40 years**

Life or Critical Illness Cover

This cover gives you or your family money if you die, become terminally ill or are diagnosed with a critical illness, whichever happens first.

This cover is designed to pay out once. So, for example, if you make a critical illness claim you can't then go on to make a Life Cover claim on the same person's life.

Life Cover reinstatement option

However, if your plan is on reviewable rates there is a way of reinstating the Life Cover after you've made a critical illness claim. You'll need to choose this option when you take out your plan and we will charge you an extra payment for this. You can take out cover up to the amount of the original cover at the time you made the claim.

Who can be covered?

- Single life
- Joint lives
- Individual covers for you and your partner

How can I receive claim payments from my plan?

You have the same options here as with Life Cover and Critical Illness Cover. When you buy your plan you can choose how we pay any future claim you make. Your choices are:

- A level lump sum
- An increasing lump sum
- A decreasing lump sum
- A level monthly income*
- An increasing monthly income*

How long can I be covered for?

You can choose a term of between 1 and 40 years.

Note
*Only available on reviewable rates. Reviewable rates stay the same for the first 5 years, but will be reviewed every year after that, which means your payments might go up or down on a regular basis.

Income Cover for Sickness

This cover pays out a monthly income if you're unable to work because of sickness or injury during the term of your cover.

Who can be covered?

- Single life
- Individual covers for you and your partner

Can I cover all of my income?

You can cover up to a maximum of 50% of your gross salary so long as the amount of cover isn't more than £12,500 a month.

How can I receive claim payments from my plan?

When you buy your plan you can choose how you want us to pay you if you have to make a claim.

Your choices are:

- A level monthly income
- An increasing monthly income (there's an extra cost for this option)

Choose either:

- A fixed rate between 2% and 5% a year, or
- A rate based on the change in the retail price index (between 2% and 10% a year).

How soon after I claim will you start making payments to me?

You can choose. We call this option a deferred period. The longer you wait for payments to start the cheaper your monthly plan payment will be.

Your options:

- 4 weeks later
- 13 weeks later
- 26 weeks later
- 52 weeks later

How long will I receive claim payments from my plan for?

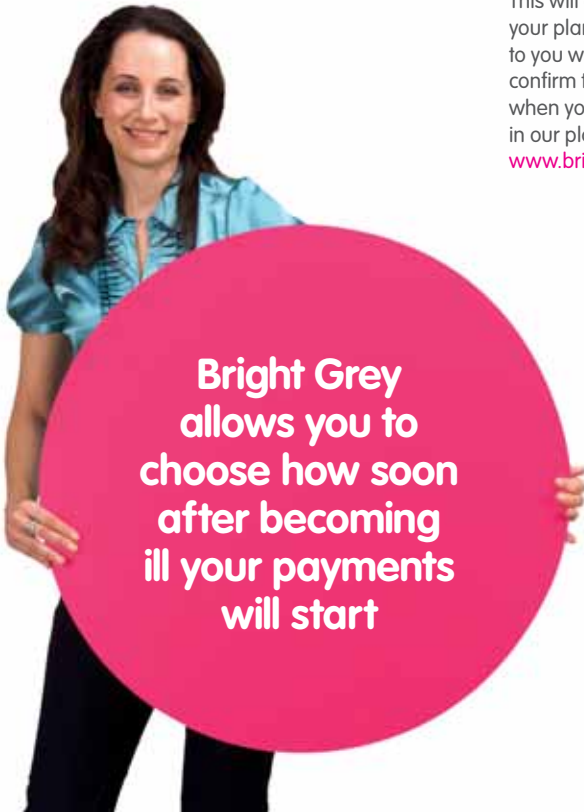
The longer you want us to make payments, the more expensive your plan will be. If, for example, you choose a one-year payment option, we will make payments to you for a maximum of one year. If you choose the full-term option we will make payments to you for the full term of your plan.

Your options:

- Up to 1 year
- Up to 2 years
- To the end of the cover term

How ill do I have to be before I make a claim?

This will depend on the definition of incapacity on your plan. We will decide which definition applies to you when you take out your plan and we will confirm this on the cover summary we send you when your plan starts. You can find full definitions in our plan details document. Find out more at www.brightgrey.com



**Bright Grey
allows you to
choose how soon
after becoming
ill your payments
will start**

Payment Cover for Sickness

Payment Cover for Sickness makes sure your plan payments continue to be paid if you're unable to work because of illness or injury.

If you choose Life Cover, Critical Illness Cover or Life or Critical Illness Cover you may want to consider putting Payment Cover for Sickness in place too.

This means that Bright Grey will pay your plan payments for you if you're unable to work because of illness or injury.

If you choose Payment Cover for Sickness it will apply to every cover in your Personal Protection Menu plan.

When you buy your plan you can choose how long after making a claim you want to wait before we start making payments for you. You can choose one of 4 deferred periods:

- 4 weeks
- 13 weeks
- 26 weeks
- 52 weeks

If you buy Income Cover for Sickness we'll automatically include Payment Cover for Sickness, and this will apply to all the covers in your plan.



**A product to suit your life today
and in the future**

**Our flexible Personal Protection
Menu makes it easy for you to
increase the amount of cover
or add more covers as your
needs change.**

We know that life changes as you grow older. And that's why we developed our plans to grow and change with you.

Our Personal Protection Menu allows you to increase the amount of cover you have without further medical evidence after:

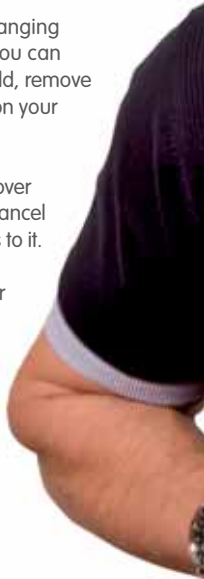
- Getting married
- Increasing your mortgage to buy a new home or for home improvements
- The birth or adoption of a child

And that's not all

You don't have to experience a life-changing event to change the cover you have. You can contact us at any time if you want to add, remove or simply change the amount of cover on your existing plan.

If you move house, for example, your cover moves with you, so there's no need to cancel it. But you might want to make changes to it.

For some changes we may need further medical information from you, but we'll tell you what we need when you tell us how you want to change your plan.





We need
flexibility – a plan
focused on our
changing needs

Claim payment options explained

Our Personal Protection Menu is so flexible that you can have different covers, with different cover options, and different terms – all in one Bright Grey plan. And there are different ways we can pay you.

Some covers can be paid to you either as a lump sum or an income, and in some cases we offer the choice of increasing or decreasing amounts.

A level lump sum

This means that no matter how much time passes between taking out your cover and making a claim, the amount we pay you is the same.

An increasing lump sum

Choosing this option means that the value of your cover increases with time throughout the term of your plan. We will increase your cover each year by the rate you have chosen. Your payments will also increase.

Your cover can increase by:

- A fixed rate between 2% and 5%, or
- A rate based on the change in the retail price index (between 2% and 10% a year)

A decreasing lump sum

Choosing this option means that the value of your cover will decrease over time. This might be useful if you want the amount of your cover to decrease in line with the balance outstanding on your repayment mortgage. We only offer this option on Life Cover, Critical Illness Cover and Life or Critical Illness Cover.

The amount you decrease your cover by each year can be based on the current interest rate on your mortgage. But you should bear in mind that if your mortgage interest rate increases, the value of your cover may not be enough if you do have to make a claim.

Alternatively, you can choose a mortgage repayment guarantee, which means that, subject to a number of conditions, we will guarantee to pay off your outstanding mortgage if you have to make a claim.

A level monthly income

This means that the amount you receive will stay the same throughout the term of your plan.

An increasing monthly income

This means that the amount you receive will increase with time throughout the term of your plan. We will increase your cover each year by the rate you have chosen. Your payments will also increase.

Your cover can increase by:

- A fixed rate between 2% and 5% a year, or
- A rate based on the change in the retail price index (between 2% and 10% a year)



We'll protect you, not just your finances

We include our Helping Hand service in the cost of every Bright Grey menu plan.

When life throws the unthinkable at us it can be difficult to know who to turn to or where to get the help we need.

That's why, from the day your Bright Grey plan starts, you and your family can take advantage of our Helping Hand service.

If you, or a member of your immediate family were to die, be diagnosed with a terminal or critical illness or were unable to work through sickness or injury, you and your family would have access through our Helping Hand service to personalised support from a qualified nurse.

Each personal nurse adviser can write a care plan and suggest appropriate treatments such as counselling and alternative therapies to help you recover – and these sessions are all available to you at no extra cost.

Note
When we say your family we mean the spouse or partner of the Bright Grey plan owner and their children.

Helping Hand provides:

Bereavement counselling

Emotional and practical support from a personal nurse adviser

Help and advice including access to complementary therapies



Making a claim

We promise to make the claims process as simple and straightforward as we can.

If you need to make a claim we know that something devastating will have happened so we'll be understanding, patient and helpful.

We want to handle your claim fairly and quickly to reduce the financial impact of your situation. So we'll give you the name of the person who will manage your claim from start to finish. This means you'll only have to explain your circumstances once.

But we realise that money alone isn't always enough. So, we'll offer you the one-to-one support of a qualified nurse. This personal nurse adviser can put you in touch with a team of experts who can help you with counselling or specific aspects of your recovery.

Having your nurse adviser on hand gives you the opportunity to speak to an expert in a more relaxed and informal way. You'll have the chance to ask all those questions that are easily forgotten, or seem too trivial for busy consultants to help with.

We won't just hand you a cheque and walk away. We'll provide practical help and emotional support for as long as you and your family need it.

You can find out more about any of the information we've included in this booklet by going to our website www.brightgrey.com

**Understanding.
Patient. Helpful.**

Don't just take our word for it...

“If it hadn't been for Bright Grey and Helping Hand I would never have been able to pick myself up or improve by myself. They definitely put me on the road to recovery and are responsible for where I am now.”

Karen Robertson

“The money from my claim definitely eased some of my financial worries, but it was the support from Helping Hand that really made the difference. It was reassuring to know that Bright Grey was able to support me and I didn't have to go through this alone.”

Howard Tighe

“My claim was paid very quickly. The best thing about the process was having the same point of contact throughout, which meant I didn't have to repeat my story every time.”

Jayne Rosser

Just a few comments from Bright Grey plan owners.

**Protection
doesn't have to
be complicated.
Bright Grey
keeps it simple.**

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