

The right amount of cover for your client

A little bit of critical illness cover is better than none at all.

One of the most common objections to buying critical illness cover is cost. Adding an equal amount of critical illness cover to life cover can almost quadruple the cost of a plan, making it unaffordable for many people. But menu-based plans make it easy to work within a budget.

Let's assume your client needs £100,000 Life Cover which costs £9.67 a month. They also need Critical Illness Cover, but the same amount would be £40.55 a month, which might be too much of a stretch for their budget. So why not recommend a smaller amount?

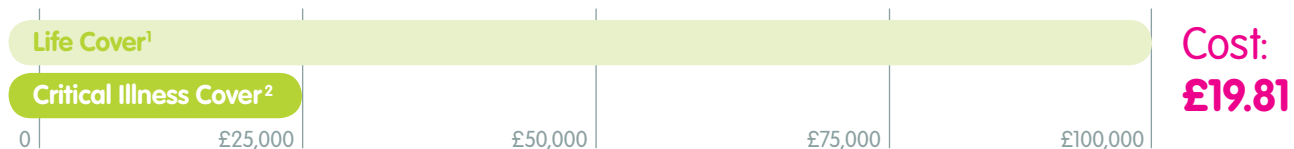
For a client with a £100,000 mortgage, £25,000 of critical illness cover may not be enough to pay off the whole mortgage, but it could give them enough cover to make the payments for a few years. And that valuable cover could cost as little as £10.14 extra each month.

Just a small amount of cover could lessen the financial impact a critical illness could have on your client's family.

A step too far?



An affordable solution



If your client chooses Critical Illness Cover or Life or Critical Illness Cover, we will automatically cover their children for the same critical illnesses and for Total Permanent Disability. This cover will be up to the value of 50% of your client's cover, or £20,000 for each child, whichever is lower.

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

Sources:

1 Male, 30 next birthday, female, 25 next birthday, both non-smokers. Increasing each year by RPI, 25-year term, on guaranteed rates Includes £2.60 plan charge.

2 As above but on reviewable rates. Both Bright Grey, January 2011.

*With any Critical Illness Cover product.

Flexible critical illness cover

With the Bright Grey Personal Protection Menu you can mix and match different covers, amounts and terms – all within one plan with just one plan charge – to find the affordable solution that suits your clients' needs.

And because you can mix up to 10 covers in one plan, adding a small amount of Critical Illness Cover or Life or Critical Illness Cover is easy.

Your client can choose a term of:

1-40 years for Life Cover
with guaranteed rates

5-40 years for Critical Illness Cover
with reviewable rates

1-40 years for Life or Critical Illness Cover
with reviewable or guaranteed rates

Clear and simple literature for your client

We know that protection can seem confusing for clients, so we make sure that we explain our products clearly and simply.

A comprehensive list of conditions

Your clients will understand which illnesses are covered, and to what severity.

Practical and emotional support

We give your clients and their families access to our Helping Hand service at no extra cost.

Value-for-money protection

You can tailor your client's plan to suit their budget, because a little bit of critical illness cover is better than none at all.

A little bit of critical illness cover is better than none for you and your client.

Cover basis	Monthly payment	Commission
£100,000 Life Cover (joint lives)	£9.67	£214
£100,000 Life Cover plus £25,000 Critical Illness Cover (joint lives)	£19.81	£433

Commission based on 150% Lautro, 2-year earnings period, includes 10% extra Lautro commission for online submission.



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