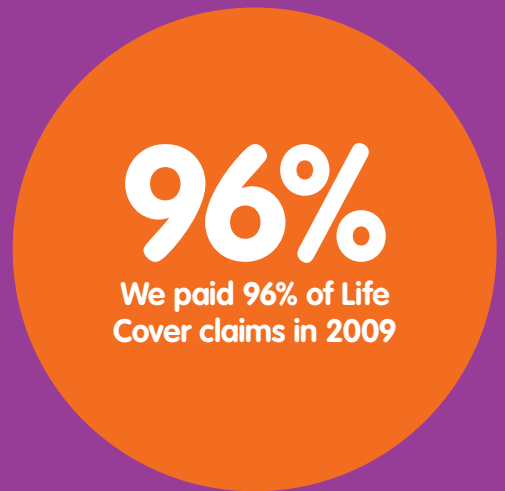


Our 2009 claims figures are our strongest yet.

If we asked you why you sell protection insurance no doubt there'd be a number of reasons. But they all boil down to one thing – your client's need for financial security for themselves and their family in the event of death or critical illness.

You're selling a product that ultimately, you hope your client never needs. You're selling the promise that if they die or become critically ill, they will receive a financial payout. That's why it's important that you choose a provider with a good claims history. One that you can be confident will pay out. In 2009, Bright Grey paid out 93% of Critical Illness claims and 96% of Life Cover claims made.

Source: Bright Grey, February 2010



How many claims we've paid

Our statistics

About our Life Cover claims

% of Life Cover claims paid

96%

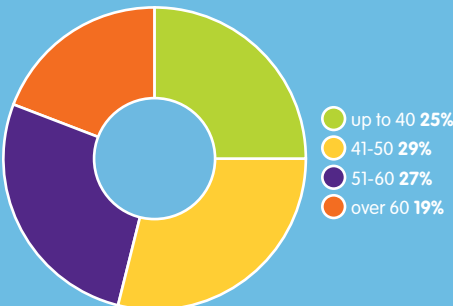
Amount of Life Cover claims paid

£10m

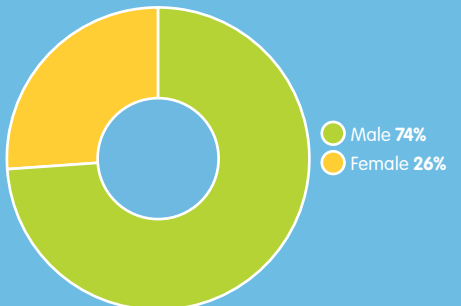
Average Life Cover pay out

£92k

Age breakdown for Life Cover claims paid 2009



Gender breakdown for Life Cover claims 2009



About our Critical Illness Cover claims

% of Critical Illness claims paid

93%

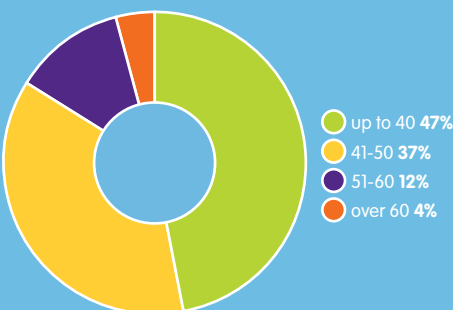
Amount of Critical Illness claims paid

£11m

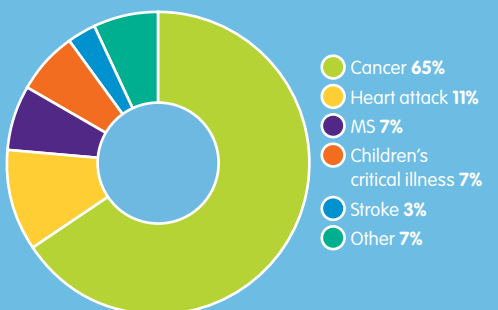
Average Critical Illness pay out

£78k

Age breakdown for Critical Illness claims paid 2009



Breakdown of Critical Illness claims in 2009



Source: Bright Grey, February 2010

What we paid and who to

Most people make recommendations based on personal experience. But if you've never had a client who's made a claim, then you won't know what to expect from a protection provider.

But as their adviser, you need to be sure that you've recommended the product that's going to give them the very best claims experience possible.

You need to know that the claim will be paid – and paid quickly. You'd like to think that they will be treated with care and compassion. And you'd want them to receive the support of bereavement counsellors or specialist nurses if they needed it.

We hope that none of your clients will ever have to experience our claims process first hand – but if they do, you can be sure that with our claims team and unique Helping Hand service this is exactly the level of service we'll aim for every time. And isn't that the best you can offer your client?

Carla's story

When Carla Apruzzese's husband Lorenzo died suddenly in August 2009 of adult death syndrome, the cause of death was initially unknown. Carla had to wait an agonising 5 months for an autopsy and inquest to be carried out before a conclusion could be reached.

But because she was covered with Bright Grey, Carla was given one point of contact who kept her up-to-date on the progress of the investigation and her claim. Just 2 weeks after the cause of death was determined she received her payment.

Carla – who moved to the UK with Lorenzo from South Africa 10 years ago – says buying the cover was best thing she ever did. "I'm alone in this country and have no one else to turn to for financial support. The payout was a life saver."

She says that Bright Grey has been "excellent". "When you're in this situation you realise that it's the little things that count so much. I was kept in the loop at every stage of the claim."

"I also received a card in the post telling me that counselling was available through Bright Grey's Helping Hand service. I keep it on my fridge to remind me that there's someone there. It's not something I would necessarily go and look for by myself, so to have it offered to me is such a relief."

Carla says her adviser also helped support her. "He spoke so highly of Bright Grey when we bought the plan initially, saying they surpassed all others. And he helped make sure the claims process went smoothly. There was never any fuss.

"I don't know what I would have done without the payout. Life would be completely different. I would recommend Bright Grey to anyone."



97%

of claimants we contacted used Helping Hand

Red ARC service analysis
1 Jan – 31 Dec 2009

Carla's story is just one experience, for more of our customers' stories, and all of the statistics, visit:

www.brightadviser.co.uk/claims

The statistics other providers can't show you

When choosing a protection provider, these statistics... ...are vital.

bright grey[®]
a division of *Royal London*

The financial strength behind Bright Grey

Bright Grey is a modern, forward-thinking protection specialist. We're constantly looking for ways to develop our proposition so that it continues to meet your and your clients' changing needs.

By understanding you and your business, we can provide you with the products your clients need and the service to help you to sell it.

Royal London, is the largest mutual life and pensions company in the UK with funds of £35.9 billion under management. Royal London has been around since 1861 and has over 3.4 million customers and employs 2,800 people.*

Financial strength
Standard & Poor's A- Stable outlook (counterparty credit rating) June 2009
Moody's A2 April 2009
AKG B+ (Overall financial strength) September 2009
Fitch A October 2009

Source: * Royal London Group, 31 December 2009

Bright Grey is a division of the Royal London Group which consists of The Royal London Mutual Insurance Society Ltd and its subsidiaries. The Royal London Mutual Insurance Society Ltd provides life and pension products, is a member of the Association of British Insurers, is authorised and regulated by the Financial Services Authority No.117672 and is registered in England and Wales No.99064. The registered office is 55 Gracechurch Street, London, EC3V 0RL. Bright Grey is a member of IFA Promotion Ltd.

PC1607A.0210



Life & Pensions



EXCELLENCE RATING 2009



Protection Menu



Critical illness decreasing term

Critical illness level term