

Personal Protection for your clients and their family

	Life protection	Reducing life protection	Critical illness (CI) protection	Reducing CI protection	Life with CI (LICI) protection	Reducing LICI protection	Family income benefit (FIB)	CI FIB	LICI FIB	Gift inter vivos	Income protection	2-year income protection
G = Guaranteed R = Reviewable												
Premium basis	G	G	G,R	G,R	G,R	G,R	G	G	G	G	G	G
Pre-completion benefits												
Accidental death benefit	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
House purchase cover	✓	✓	✗	✗	✓	✓	✗	✗	✗	✗	✗	✗
Benefits automatically included												
Guaranteed insurability options	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
Terminal illness	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
Additional critical illness benefit	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗	✗	✗
Joint-life separation option	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
Life replacement option ¹	✓	✗	✗	✗	✓	✗	✓	✗	✓	✗	✗	✗
Lump sum death payment	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
Additional benefits												
Waiver of premium	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ² Compulsory	✓ ² Compulsory
Renewal option	✓	✗	✓ ³	✗	✓ ³	✗	✗	✗	✗	✗	✗	✗
Indexation option	✓	✗	✓	✗	✓	✗	✓	✓	✓	✗	✓	✓
Legislation option	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓ ⁴	✗	✗
Total permanent disability	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗	✗	✗

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Maximum and minimum term/age												
Age at entry (attained)	18-83	18-79	18-74	18-74	18-74	18-74	18-79	18-74	18-74	18-82	18-59	18-59
Term	1-50	2-50	5-50 (R) 5-40 (G)	5-50 (R) 5-40 (G)	5-50 (R) 5-40 (G)	5-50 (R) 5-40 (G)	5-50	5-50	5-50	7	5-51	5-51
Max age next birthday at expiry	90	90	85	85	85	85	85	85	85	90	70	70
Minimum premium (monthly £)	5	5	5	5	5	5	5	5	5	5	5	5
Minimum premium (yearly £)	60	60	60	60	60	60	60	60	60	60	60	60

All main benefits are available on a single- or joint-life basis, except gift inter vivos, income protection and 2-year income protection, which are only available on a single-life basis.

Single-life benefits can be included in joint-life policies.

¹ Life replacement option is only available on joint-life first death policies. It's not available if the joint-life separation option has been used or where the renewal option has been selected.

² If income protection is chosen, waiver of premium will automatically apply to all other benefits.

³ The renewal option is only available on guaranteed rates.

⁴ You must choose this option at the start.

For more information about our Personal Protection menu, please speak to your usual Aegon sales representative.

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