



Royal London rate change and change to expiry limits

Royal London has recently made some changes to their expiry limits for Income Protection along with a rate change to some life cover plans from Monday 24th April.

The rate changes affects Level Term life policies where the sum assured is above £125,000 and on average will provide a 2% reduction.

Historically some occupations had a maximum expiry age of 55 for Income Protection. This has now been updated to 70.

Occupations concerned: Professional Driver, Fitness Instructors, Nurses, Teachers and Security Guards.

The products that have changed are:

Personal Menu Plan

Income Protection
Waiver of Premium (sickness)

Business Menu Plan

Income Protection
Key Person Income Protection
Waiver of Premium (sickness)

For further information please contact the Adviser Support team on 01243 791199.

Best regards,
LifeQuote Team
27th April 2017