



Added extras

For Whole of Life products there can be considerable cost and complications for clients who do not buy the right benefits from the start of their policy.

Understanding the products, and the combination of benefits available in such a crowded marketplace can be overwhelming. If a benefit is misunderstood and excluded, adding it in at a later date can lead to a benefit review and a risk of cost increases. Financial circumstances change and sudden premium increases could leave

a client without the level of cover they need because the policy does not work for them.

We at RL360° take the commitment we make to our clients seriously. Whole of Life policies can be complicated, but we have tried to make LifePlan understandable and accessible for all our existing and prospective clients.

Below is a list of all “Added extras” available with LifePlan that we include on a standard unrated policy at no

extra cost. All the client needs to do is purchase Primary life cover, and Critical illness cover and all the “Added extras” are included.

Important Information

For financial advisers only. Not to be distributed to, nor relied on, by retail clients.

For full details on individual benefits please consult the LifePlan *Terms and Conditions*.

Benefit Type	Single Life	Joint Life First Death	Joint Life Last Death	Joint Life Both Death	Min Age* at entry	Max Age* at entry	Expires at Age*	Min Cover (USD)	Max Cover (USD)
Aeroplane Cover	Y	Y	Y	Y	19	75	95	Equal to Primary Life Cover up to 1,000,000	
Guaranteed Insurability Option	Y	Y	Y	Y	19	50	55	Life Cover increased by up to 37,500 for each of up to 2 Children 75,000 on marriage	
Repatriation Benefit	Y	Y	Y	Y	19	75	95	7,500	
Temporary Accidental Death Benefit	Y	Y	—	Y	19	60	45 days or when the policy is issued or declined	45,000	75,000
Terminal Illness Benefit	Y	Y	Y	Y	19	75	Valid claim	Equal to Life Cover	
Children's Critical Illness Cover	Y	Y	—	Y	2	18	18	10% of Critical Illness Cover	15,000
Total and Permanent Disability	Y	Y	—	Y	19	60	Valid claim	Equal to Critical Illness Cover	
Long Term Care	Y	Y	—	Y	19	60	Valid claim	Equal to Critical Illness Cover	
Passive War Cover	Y	Y	Y	Y	19	75	Valid claim	Equal to Life Cover and Critical Illness Cover	

* Ages quoted are Age Next Birthday except the “Expires at Age” column, which is Age Attained