

Friends Life Statement of Demands and Needs

Friends Life recognises that recommending suitable protection for your clients is an important aspect of your role as an adviser.

It is your responsibility to provide a suitable Statement of Demands and Needs based on your clients' individual circumstances. Your statement should clarify reasons for your recommendations.

A good Statement of Demands and Needs acts as an excellent marketing opportunity. It can help you to document your clients' remaining needs, so that you are able to discuss these with them at a later date. It can also provide justification for any recommendation that you make, which could be of great value if there was a future customer complaint.

This document will make it easier for you to create a Statement of Demands and Needs as it contains suggested content. You can easily copy and paste the paragraphs that are relevant to your clients into your own document, to create their Statement of Demands and Needs.

Why Friends Life?

Friends Life brings together the UK operations of Friends Provident and the life assurance business acquired from AXA UK. It is a new brand for a new business serving over 5 million customers, encompassing all of their group's UK businesses. The new brand is a life company that sells protection, pensions and annuities that make a real difference to people's lives.

Benefit from our combined expertise

Even though it is a new name, their heritage takes them back over 200 years in the protection market. It is the expertise and industry knowledge that you get from bringing two market leading providers together that sets them apart from the competition.

Financial strength

Friends Life manages funds of £54.8 billion (as at 30 June 2010) on behalf of their customers and is the 5th largest Life and Pensions company ranked by UK market capitalisation (source: Thomson Reuters Datastream).

An individual approach to underwriting and claims

Across both the Friends Life Protection Account and Friends Provident product range, the style of their underwriting and claims handling adopts a personal approach rather than a 'one size fits all'. Their experienced and professional underwriting teams include a panel of medical consultants so that they can really understand the individual risk and offer you the best terms.

Please note:

The enclosed information is only a guide.

Each of your clients' needs is different. Only you are able to determine which of the paragraphs are suitable to your clients.

If you choose to use or adapt the content provided, you must ensure that it is compliant with current regulations. Friends Life cannot accept any liability.

An efficient and personal claims service

When recommending a provider, the way claims are handled is obviously an important factor. At Friends Life, they're very proud of the service they provide at this difficult time. Their expert claims staff will help you through the claims process, and they'll always be available to speak to on a dedicated claims telephone number. They'll gather all the information needed to consider the claim, and let you know their decision as quickly as possible.

Industry Recognised

Defaqto, an independent financial research company, have given their 5 Star Rating for the Friends Life Protection Account Critical Illness cover, for the sixth year running. The same 5 Star Rating has also been given to the Friends Provident individual Income Protection product, recognising it as excellent across the board. Only products offering the utmost quality cover can achieve this status.

Treating Customers Fairly

Friends Life proactively embraces Treating Customers Fairly (TCF) in everything they do. They aim to meet customers' needs by providing quality products and delivering a service that exceeds expectations.

Why Friends Provident?

Friends Provident protection products are now available through Friends Life. This product range includes the award winning Income Protection cover, Life cover, Life or Earlier Critical Illness cover and Business Protection.

Claims Service

- Friends Provident can take your claim details over the phone. Its claims notification lines are open from Monday to Friday, 9.00am until 5.00pm.
- Your claim will always be dealt with in a discreet and confidential manner.
- You won't have to contact a call centre about your claim.

Income Protection Claims

- For Income Protection claims, Friends Provident aims to provide you with one dedicated claims assessor, who will support you throughout your claim. This helps deal with your claim quickly and efficiently.
- In certain circumstances, Friends Provident may ask a nurse to visit you at home to help you complete your claim form. They can offer you personal assistance and ensure that all the relevant information is captured.
- Where appropriate, Friends Provident can help to fund private treatment and even pay for private operations to help speed up your recovery.
- Friends Provident can assist you with your rehabilitation, aiding your recovery and helping you to get back to work. Support can also be given for such things as writing your CV or improving your interview skills.

- Friends Provident can liaise with your employer to ensure that you receive the necessary support when returning to work.
- In addition, Friends Provident can help you identify new employment opportunities, if you're unable to return to your previous occupation.

Underwriting Expertise

Friends Provident has a team of experienced and qualified underwriters that can deal with your case quickly and accurately. In addition, a team of Chief Medical Officers, each specialising in a different medical field, can help you to receive the best terms possible if your case is referred to them. They also help to promptly assess even the most complex of cases.

Telephone Interviewing

Friends Provident may offer a telephone interview if you are applying for an Income Protection or Executive Income Protection policy. A nurse or member of staff will telephone you and ask for specific application information. This information is then passed back to the underwriting team for their assessment.

Using the Friends Provident telephone interviewing service gives you:

Faster Turnaround Times

Telephone interviews provide fast turnaround from proposal to acceptance, as fewer General Practitioner Reports are requested.

A Signature-Free Process

Telephone interviewing is a signature-free process, which reduces the time it takes to process your application.

More Detailed Information Captured

We will conduct a telephone interview which helps to ensure that all the relevant information is captured, helping us to accurately assess your application for cover.

Friends Provident Life Cover

This cover pays a cash sum if you die or you are diagnosed with a terminal illness during the policy term.

Terminal Illness Benefit (only applicable for policies with terms of three years or more).

Your policy automatically includes this benefit at no extra cost. If you are diagnosed as having a terminal illness and have less than 12 months to live, Friends Provident will pay a cash sum equal to the Life Cover. The cover will then end. The diagnosis of a terminal illness must take place at least 18 months before the end of the cover term.

Free Accidental Death Cover

This free cover is provided automatically to all policyholders. The cover is for the lesser of the Life Cover applied for and £125,000. The cover is available for a maximum of 60 days from the completion of the application. Cover will stop sooner for a number of reasons, such as your policy coming into force.

Free Life Cover

If you are purchasing a new main residence or extending/improving your existing residence, free Life Cover is available to you (for the lesser of the Life Cover applied for and £200,000, if accepted on standard terms). You'll just need to provide Friends Provident with a letter from your lender confirming the loan. This cover will start from the date of exchange of contracts (missives in Scotland) or when the improvement work starts (providing Friends Provident has accepted the application at its normal rates), up to the date of completion of the mortgage. This period of free Life Cover is limited to a maximum of three months. The cover will stop when the policy starts.

Mortgage Increase and Extension option

Friends Provident automatically includes this option at no extra cost if you are under 50 and in good health. This allows you to take out extra cover or extend the policy term, without further evidence of health, occupation, or pastimes, if you increase or extend your mortgage. This option can be exercised up to your 55th birthday. This option is subject to certain conditions and limits.

Special Events option

Friends Provident automatically includes this option at no extra cost if you are under 50 and in good health. This allows you to take out extra cover without further evidence of health, occupation or pastimes, on any of the following events:

- your marriage
- your registration of a civil partnership
- the birth of your child; or
- your legal adoption of a child.

This option can be exercised up to your 55th birthday. This option is subject to certain limits.

Waiver of Premium Benefit

Friends Provident will keep your premiums going if you are unable to work due to illness or injury, other than a deliberately self-inflicted injury, for more than six months. This means you won't need to worry about paying your premiums while you are unwell and your policy will remain in force. If you are under 55 and in good health you can include this benefit from the start of your Life Cover policy, for an additional premium. Friends Provident will continue to waive your premiums until you are no longer incapacitated, or your policy or your right to benefit ends.

Friends Provident Life or Earlier Critical Illness Cover

This cover pays a cash sum if you die, or are diagnosed with a terminal illness or a critical illness that meets our policy definition during the term of the policy.

Free Accidental Death Cover

This free cover is provided automatically to all policyholders. The cover is for the lesser of the Life Cover applied for and £125,000. The cover is available for a maximum of 60 days from the completion of the application. Cover will stop sooner for a number of reasons, such as your policy coming into force.

Free Life Cover

If you are purchasing a new main residence or extending/improving your existing residence, free Life Cover is available to you (for the lesser of the Life Cover applied for and £200,000, if accepted on standard terms).

You'll just need to provide Friends Provident with a letter from your bank confirming the loan. This cover will start from the date of exchange of contracts (missives in Scotland) or when the improvement work starts (providing Friends Provident has accepted the application at its normal rates), up to the date of completion of the mortgage. This period of free Life Cover is limited to a maximum of 3 months. The cover will stop when the policy starts.

Free Critical Illness Cover

If you are under 50 at the start of your policy and are purchasing a new main residence or extending/improving your existing residence, free Critical Illness Cover is available to you (for the lesser of the Critical Illness Cover applied for and £125,000, if accepted on standard terms). You'll just need to provide Friends Provident with a letter from your lender confirming the loan. This cover will start from the date of exchange of contracts/missives or when the improvement work starts (providing Friends Provident has accepted the application at its normal rates), up to the date of completion of the mortgage. This period of free Critical Illness Cover is limited to a maximum of three months, after which time the cover will cease. The cover will stop when the policy starts.

Children's Critical Illness and Disability Benefit Cover

Friends Provident automatically includes Critical Illness and Disability Benefit at no extra cost for your natural or legally adopted children aged between 30 days and 18 years, if they are diagnosed with one of Friends Provident's defined critical illnesses. You can claim for this cover for a maximum of three children, for up to a maximum of £20,000 per child.

Mastectomy Cover

Friends Provident automatically includes Mastectomy Cover at no extra cost. In the event of a diagnosis of carcinoma in-situ of the breast that is treated by total mastectomy, during the cover term, you are covered for either 20% of the sum assured or £15,000, whichever is lower. This is available for one claim per policy and will not affect the original sum assured.

Waiver of Premium Benefit

Friends Provident will keep your premiums going if you are unable to work due to illness or injury, other than a deliberately self-inflicted injury, for more than six months. This means you won't need to worry about paying your premiums while you are unwell and your policy will remain in force. If you are under 55 and in good health you can include this benefit from the start of your Life or Earlier Critical Illness cover policy, for an additional premium. Friends Provident will continue to waive your premiums until you are no longer incapacitated, or your policy or your right to benefit ends.

Mortgage Increase and Extension Option

Friends Provident automatically includes this option at no extra cost if you are under 50 and in good health. This allows you to take out extra cover or extend the policy term, without further evidence of health, occupation, or pastimes, if you increase or extend your mortgage. This option can be exercised up to your 55th birthday. This option is subject to certain conditions and limits.

Special Events Option

Friends Provident automatically includes this option at no extra cost if you are under 50 and in good health. This allows you to take out extra cover without further evidence of health, occupation or pastimes, on any of the following events:

- your marriage
- your registration of a civil partnership
- the birth of your child; or
- your legal adoption of a child.

This option can be exercised up to your 55th birthday. This option is subject to certain limits.

Guaranteed Premium Rates

Friends Provident offers a choice of guaranteed or reviewable premiums to suit your needs. Choosing guaranteed premiums will give you peace of mind, as your premiums will not increase beyond the amount that you have planned for in your budget.

Assistance

Friends Provident has created the Critical Illness Simplified Guide to help you understand the terms of your policy. This provides a detailed explanation of each of the critical illness conditions so that you can be confident you know exactly what you're covered for.

Friends Provident Income Protection

This cover will pay you a regular tax-free income benefit if you suffer illness or injury, other than a deliberately self-inflicted injury, and are unable to work leading to a loss of earnings. Your income benefit can replace a proportion of your lost earnings.

Guaranteed Premium Rates

Guaranteed premiums will give you peace of mind, as your premiums will not increase beyond the amount that you have planned for in your budget. Friends Provident offers guaranteed rates throughout the term of the policy.

Hospitalisation Benefit

This benefit could give you valuable income during a time when it is most needed and it is automatically included at no extra cost. Benefit is payable if you are confined to hospital for eight or more consecutive days during the deferred period.

Reputation

Friends Provident is one of the market leaders for Income Protection and has over 120 years experience in writing Income Protection, you can be confident in its ability to deliver you a quality product and exceptional customer service.

Worldwide Cover

You may travel or live anywhere in the world but the period for which benefit is paid may be restricted if you are living outside of the countries stated in the policy conditions.

No Notification for Change of Occupation

Friends Provident does not need to be notified of changes in your occupation after the start of your Income Protection policy.

Own Occupation

This applies if Friends Provident accepts your Income Protection application on their clear and concise 'own occupation' basis. You will have peace of mind that when assessing any claim you make for benefit, resulting from your illness or injury, other than a deliberate self-inflicted injury, Friends Provident will assess your ability to perform the main and substantial duties of your own occupation.

Guaranteed Insurability Option

Friends Provident's Income Protection Cover provides you with flexibility as it can adapt to your changing circumstances. It allows you to increase your cover by up to 30% without further evidence of health, occupation or pastimes on any of the following events:

- your marriage;
- your registration of a civil partnership;
- the birth of your child;
- your legal adoption of a child;
- an increase in your mortgage, either to move house or pay for home improvements;
- an increase, of at least 5% in salary, due to a job change or promotion; or
- the 3rd, 6th, 9th, 12th 15th, and 18th anniversaries of the date your cover starts.

You can exercise this option during the cover term up to your 55th birthday and may be used on a maximum of six occasions. Your premiums will increase when your cover increases.

Career Break

This benefit can support you if your circumstances change. If you decide to stop work, perhaps to start a family, go to college or to travel, you can suspend your Income Protection policy and replace it with a career break option policy, providing Houseperson's Benefit. The Houseperson's Benefit under your new career break option policy cannot be more than £300 a week or the total of the sums insured under your suspended policies, whichever is the lower. You can reinstate the Income Protection policy, within five years, without any further evidence of health or pastimes. If you do, your career break option policy will be cancelled.

Proportionate Benefit

This benefit can be paid if you are still medically unfit to perform your own occupation after the end of the deferred period, the waiting period before any benefit can be paid, but you take up a different, less well-paid occupation.

Rehabilitation Benefit

This benefit can be paid if you're able to return to your occupation on a restricted basis and for lower earnings, because of your continuing partial incapacity, following a period where either Income Protection or Proportionate Benefit has been paid.

Waiver of Premium

Friends Provident will waive any premium that becomes due during a period of payment of Income Protection Benefit, Proportionate Benefit, Rehabilitation Benefit or Houseperson's Benefit.

Houseperson's Benefit

If you are a homecarer or houseperson, or normally work less than 16 hours a week, you can apply for Houseperson's Benefit for up to £300 per week. If you are unable to carry out a number of specified tests, due to illness or injury, other than a deliberately self-inflicted injury, this could provide you with the financial support to pay for help for things like childcare or a cleaner.

Alternatively, if you're not actively engaged in a full-time employment of 16 or more hours a week at the beginning of a period of incapacity, this benefit will automatically apply.

Linked Claims

If you make a claim for benefit within 52 weeks of a previous claim ending, Friends Provident will waive the deferred period (the waiting period before any benefit can be paid) if both claims are for the same cause.

Increasing Cover (when using eSelect)

This is available, at an additional cost, to help protect your benefit against the effects of inflation. You can choose for the amount of your Income Protection Benefit, and premium, to increase each year by either 5% or in line with the Retail Prices Index.

Increasing Cover (when not using eSelect)

This is available, at an additional cost, to help protect your benefit against the effects of inflation. If chosen, your Income Protection Benefit, and premium, will increase each year by 5%.

NHS Doctors' Sick Pay Initiative

If you're a doctor employed by the NHS, for less than five years, you could benefit from this initiative, which is automatically included at no extra cost. Friends Provident can pay your Income Protection Benefit when your NHS sick pay ends, regardless of your chosen deferred period (the waiting period before any benefit can be paid).

Friends Provident for Executive Income Protection

This cover will pay a regular income benefit should your employee suffer illness or injury, other than a deliberately self-inflicted injury, and they are unable to work leading to a loss of earnings. The income benefit can replace their lost earnings.

Guaranteed Premium Rates

Guaranteed premiums will give you peace of mind, as your premiums will not increase beyond the amount that you have planned for in your budget. Friends Provident offers guaranteed rates throughout the term of the policy.

Hospitalisation Benefit

This is automatically included at no extra cost, so that you can receive benefits should your employee be confined to hospital for eight or more days during the deferred period.

Increase Options – Increasing Cover

This is available, at an additional cost, to help protect your benefit against the effects of inflation. If chosen, your Income Protection Benefit, and premium, will increase each year by 5%.

Guaranteed Insurability Option

Friends Provident's Executive Income Protection Cover provides you with flexibility as it can adapt to your employee's changing circumstances. It allows you to increase your cover by up to 30% without further evidence of health, occupation or pastimes on any of the following events:

- your employee's marriage;
- your employee's registration of a civil partnership;
- the birth of your employee's child;
- your employee's legal adoption of a child;
- an increase in your employee's mortgage, either to move house or pay for home improvements;
- an increase, of at least 5% in salary, due to a job change or promotion; or
- the 3rd, 6th, 9th, 12th, 15th, and 18th anniversaries of the date your cover starts.

You can exercise this option during the cover term up to your employee's 55th birthday and may be used on a maximum of six occasions. Your premiums will increase when your cover increases.

Worldwide Cover

Your employee may travel or live anywhere in the world, but the period for which benefit is paid may be restricted if they live outside of the countries stated in the policy conditions.

No Notification for Change of Occupation

Friends Provident does not need to be notified of any changes in your employee's occupational duties after the start of the policy.

Continuation Option

This is included at no extra cost. Should your employee leave your service within the plan term, they can take out a new individual Income Protection policy without having to give us any further evidence of insurability. They need to contact Friends Provident within 30 days of leaving your service to exercise this option. They may take out either Income Protection cover or Houseperson's cover, as appropriate.

Proportionate Benefit

This benefit can be paid if your employee is still medically unfit to perform their own occupation after the end of the deferred period, the waiting period before any benefit can be paid, but takes up a different, less well-paid occupation.

Rehabilitation Benefit

This benefit can be paid if your employee is able to return to their occupation on a restricted basis and for lower earnings, because of their continuing partial incapacity, following a period where either Income Protection or Proportionate Benefit has been paid.

Waiver of Premium

Friends Provident will waive any premium that becomes due during a period of payment of the Insured Benefit, Proportionate Benefit or Rehabilitation Benefit.

Maximum Benefit Levels

Friends Provident will cover up to 75% of your employee's salary. You can also choose to cover your employer National Insurance and pension contributions. Certain dividends can be treated as salary for benefit

calculation purposes. For one-person plus spouse companies, where the spouse may also receive a nominal salary, Friends Provident can insure the spouse's salary. Please see key facts for further information.

Friends Life Protection Account

The Friends Life Protection Account offers an extensive range of covers designed to give you <and your family> valuable protection in the event of <serious ill health, an accident, death or disability>, all in one account for only one Account fee.

Flexibility – Changing lifestyles

The Friends Life Protection Account is designed to be flexible; supporting you through whichever route life takes. It allows you to combine different covers for different amounts with different terms, all in one account, to suit your individual needs. If your needs change, you can update your account by adding and removing covers, or by changing the ones you already have.

The details of the full range of covers available and how each can be tailored to meet your needs are detailed in the 'Friends Life Protection Account Guide'.

Multi-buy Discount

The Friends Life Protection Account offers a multi-buy discount when you take out more than one cover. Regardless of the number of covers you have in your account there is only one Account fee. If multiple accounts are set up, a fee may be payable on each one.

<As all of your covers <and your partner's covers> will be arranged within the same Friends Life Protection Account, you will only have to pay one Account fee.>

<If <you/you or your partner/either of you> choose to add further covers to your Friends Life Protection Account at a later date you will only be charged one Account fee.>

Free Cover

An important benefit of the Friends Life Protection Account is that upon applying for <Life Cover>, <Life or Earlier Critical Illness Cover>, <Critical Illness Cover> Friends Life will provide you with Free Cover.

Further information regarding Free Cover can be found in Friends Life's 'There is such a thing as free cover' leaflet.

Free Cover warning

<Free Cover is a temporary cover assuming you are a UK resident, under age 60 and are not making applications to other companies for similar cover. You will normally receive an amount equal to the amount of cover being applied for. The maximum amounts for Free Cover are £500,000 for Life Cover and £350,000 for Critical Illness Cover. Please be aware that terms and conditions apply. These can be found in Friends Life's 'There is such a thing as free cover' leaflet.>

Joint Cover Replacement Cover

An important consideration if you take out joint cover is that if a claim is paid the joint cover will end. Replacement Cover allows the non-claiming person to continue individual cover without having to provide further medical information.

You or your partner would be eligible for Replacement Cover if you were 50 or under and accepted on standard terms at the start of your <Life Cover> <Life or Earlier Critical Illness Cover> <Critical Illness Cover>. You or your partner must be aged 55 or under when you buy the Replacement Cover. Your new payments would be based on the age and smoker status of you or your partner at the time the Replacement Cover starts.

Customer service

Through their Friends Life Protection Account, Friends Life aims to provide a range of competitively priced financial products and a high quality service to all of their customers.

Life or Earlier Critical Illness

Friends Life offers one of the most extensive ranges of Critical Illness Cover in the UK as well as a range of additional protection covers at no further cost.

Included within the Critical Illness Covers are all the illnesses and disabilities prescribed by the Association of British Insurers. The Friends Life Protection Account definitions meet the model definition wordings set out by the Association of British Insurers, and for 10 of the definitions listed, the Friends Life Protection Account provides cover over and above that prescribed by the Association of British Insurers.

The lump sum is payable only once, on death, or if you are diagnosed with a critical illness, or a terminal illness expected to cause death within 12 months of diagnosis and before cover is due to end. The cover will then end. This applies whether the cover is set up as a single or joint life.

Further information regarding Life or Earlier Critical Illness Cover can be found in the Key Features document and Critical Illness Guide.

Standalone Critical Illness

The Friends Life Protection Account offers one of the most extensive ranges of Critical Illness Cover in the UK as well as a range of additional protection covers at no further cost.

Included within the Critical Illness Covers are all the illnesses and disabilities prescribed by the Association of British Insurers. The Friends Life Protection Account definitions meet the model definition wordings set out by the Association of British Insurers, and for 10 of the definitions listed, the Friends Life Protection Account provides cover over and above that prescribed by the Association of British Insurers.

The lump sum is payable only once if you are diagnosed with a critical illness which you survive for 14 days, or a terminal illness expected to cause death within 12 months of diagnosis and before cover is due to end. The cover will then end. This applies whether the cover is set up as a single or joint life.

Further information regarding Critical Illness Cover can be found in the Key Features document and Critical Illness Guide.

Extra covers automatically included with critical illness cover

Low-grade Prostate Cancer Cover

The Friends Life Protection Account will pay up to 20% of the current amount of your Critical Illness Cover or £15,000 (whichever is lower) if you are diagnosed with low-grade prostate cancer. Claims paid under Low-grade Prostate Cancer Cover will not affect the amount that can later be claimed under Critical Illness Cover. Only one claim can be made per cover.

Total Mastectomy Cover

The Friends Life Protection Account will pay up to 20% of the current amount of your Critical Illness Cover or £15,000 (whichever is lower) if you require a total mastectomy for carcinoma in situ of the breast. Claims paid under Total Mastectomy Cover will not affect the amount that can later be claimed under Critical Illness Cover. Only one claim can be made per cover.

Children's Cover

The Friends Life Protection Account will pay up to 50% of the current amount of your Critical Illness Cover or £25,000 (whichever is lower) to cover your children until they reach the age of 18, or the age of 21 if they are in full-time education, should they become critically ill. Claims paid under Children's Cover will not affect the amount that can later be claimed under Critical Illness Cover. You can make only one claim per account for any eligible child, but separate claims can be made for four different eligible children. If an eligible child is covered for Children's Cover under more than one Account because of a different person covered then the overall maximum of £25,000 will be increased to £50,000.

Accident Hospitalisation Cover

An additional lump sum will be paid to you if you are admitted to hospital as the result of a severe physical injury, and remain there for 28 consecutive days. Accident Hospitalisation Cover is paid in addition to the cover amount up to the lower of £50,000 or 20% of the cover amount.

Advance payment options available with critical illness

Major Heart Surgery Cover

For the following heart surgeries, the Friends Life Protection Account will make an advance payment of part or all of your Critical Illness Cover:

- Coronary Artery By-pass Surgery;
- Aorta Graft Surgery; or
- Heart Valve Replacement or Repair.

The benefit is paid directly to the hospital to help cover the cost of private surgery and help ensure you receive the best treatment as soon as possible.

Further details can be found in the Key Features document.

Terminal Illness Cover

If you are diagnosed with a terminal illness that is expected to lead to death within 12 months and before the relevant cover ends, the Friends Life Protection Account will make a payment of your total amount of cover.

TPD

In addition to specified illnesses, there are other events that could cause a permanent and irreversible disability. For an additional charge, Total and Permanent Disability cover allows you to protect yourself against other illnesses or injuries that result in a total and permanent disability. For example, if you suffer from a chronic condition with gradually increasing symptoms that eventually leads to the permanent inability to work or carry out day to day activities or an accident that causes a similar disability you may be able to make a claim.

There are different definitions of total and permanent disability that apply, depending on your individual age and circumstances, but in all cases the disability leading to a claim must be permanent and irreversible. There is more information about these definitions in the Critical Illness Guide <which is enclosed> <which is available on request>.

Life Cover buyback – Life or Earlier Critical Illness Cover only

By choosing Life Cover Buyback, you will have the option to reinstate the Life Cover 12 months after making a critical illness claim without having to provide any further medical information.

The amount you will need to pay for the new cover will reflect your age at the time you reinstate the cover. This payment will be more than you originally paid for the cover when it first started but this payment will not be higher because you have suffered a critical illness.

If your previous critical illness cover was as a result of having been diagnosed with cancer the 12 months starts from the time you are confirmed as being free of all detectable cancer. Other Terms and Conditions also apply, please read the Key Features document for full details.

Critical Illness Warnings

It is essential that you are aware that some illnesses aren't covered and there are some instances where Friends Life will not be able to pay a claim. These are called exclusions and they are detailed in your Key Features document and/or Account pack which you should read together with the guide <which is enclosed> <which is available on request>.

Care Consultants – Specialist Medical Services

Friends Life recognises that difficult times require more than financial support. This is why you have the opportunity to access the Care Consultants service, which is only available through the Friends Life Protection Account.

The Care Consultants service provides free access to three specialist services for independent practical and emotional support from selected fully qualified professionals.

The three services are confidential and using them will not influence your Friends Life Protection Account in any way.

The Care Consultants service is available to the person(s) covered by the Friends Life Protection Account, their spouse or civil partner and their children under the age of 18 or under the age of 21 and in full time education.

Medical Helpline

The Medical Helpline provided by AXA PPP healthcare Administration Services Ltd is for medical queries, no matter how small. You can call the fully qualified helpline team with questions about your health or wellbeing 24 hours a day, 7 days a week throughout the life of your account.

Nurses and counsellors are available 24 hours a day, 365 days a year. Midwives and pharmacists are available between 8am and 8pm Monday to Friday, 8am and 4pm Saturday and 8am and 12pm Sunday.

Second Medical Opinion

The Second Medical Opinion service provided by AXA Assistance USA, Inc. offers you remote access to expert independent medical specialists based in the USA. At any time throughout the life of your account, if you have a serious medical condition, you can request a second opinion from the comfort of your own home providing that:

- a diagnosis has been made and relevant tests and procedures have been completed, or
- a diagnosis can't be made following relevant tests and procedures.

The second medical opinion will be provided by a medical specialist in the USA, who will have been selected by AXA Assistance USA, Inc. for their professional reputation and expertise in the relevant area of medicine.

The specialist providing the opinion will provide a confidential report, based on their review and analysis of your detailed medical records and their independent professional opinion. This report should be shared with and used by your UK doctor or consultant.

Claim Support

With the Claim Support service provided by AXA ICAS Ltd, when a claim is made on your account, you can choose to have a trained counsellor contact you to discuss your situation, explore options and offer you access to additional personal support if this is appropriate.

Up to 6 sessions of personal support with a counsellor or health professional tailored to your individual needs may be offered. This could include counselling, physiotherapy, practical life management support and support for your family.

This service is available from the point a completed claim form is submitted to Friends Life and is only available in relation to the subject of the claim.

Children must be over 16 years old to qualify for any form of counselling. Where applicable, physiotherapy for children under 16 will require consent from a parent or legal guardian.

Friends Life Services Limited distributes and administers financial products and services for Friends Life group companies and is providing information on their behalf. Details of the companies offering specific products are contained in the related material. Friends Life Services Limited is authorised and regulated by the Financial Services Authority and is a company limited by shares, registered in England No. 3429490, registered office Pixham End, Dorking, Surrey RH4 1QA. Friends Life is a business name of companies in the Friends Life group of companies.

www.friendslife.com

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