

# FOCUS



**Legal &  
General**



[paradigm.co.uk/protection](https://paradigm.co.uk/protection)

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# Introduction

At Legal & General, 'Intermediary Designed' is their commitment to you and your business. They're continuing to invest and build on their intermediary heritage, as well as looking at new ways to improve their service so they can deliver more for you.

They are focusing on one positive goal – working together to grow the protection market. They will continue to evolve their collaborative relationship with you, sharing responsibilities and working towards the same goals. They'll be here for you and your clients – today, tomorrow and into the future.



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# Claims

## There when you need them

In 2022 L&G helped **17,768** families, paying over **£883m** in claims. This equates to 48 families' helped and **£2.4m** paid daily. And over the last 5 years, they've paid out over **£3.8bn** in claims.

[Find out more.](#)

## Meet the people behind the numbers

Barry explains how a pay-out on his critical illness policy allowed him and his family to focus on what's important following a Subarachnoid brain haemorrhage.

[Watch now](#) and [read their claims magazine](#) today.



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# Servicing

## Dedicated Sales team

We are delighted to introduce you to your new dedicated sales team.

We have made these changes to align ourselves more closely with our most important Partners. Our experienced team of BDM's and

Telephone BDM's will now be even better placed to support your members in growing their Protection business.

Ready to support with

- Ideas to help develop into new markets
- Training on our Protection Product range and our Proposition
- Large case, Business Protection and Trust technical guidance
- Business quality & retention
- Presenting at Team Meetings and delivering webinars

Tel: 03450 705 020

Email: [paradigmsales@landg.com](mailto:paradigmsales@landg.com)

## Dedicated Partner First Team

Your team looking after all your new business pipeline and existing business queries.

Here's a reminder of the benefits:

- Direct telephone line straight into your team
- Dedicated webchat functionality using the "PFS" prefix in your webchat channel
- GP welcome calls on day 5 to speed up the process
- Weekly application reviews and real time email updates
- Dedicated pre-sale underwriting telephone number

They've seen great results with their pro-active approach, now keeping you updated in real-time and they have reduced the time an application sits in pipeline by over a week, helping to get your customer on risk and convert your business quicker. [Contact Information](#)

They are also pleased to introduce you to their **Pre-sale Underwriting Team** (previously known as M.U.T.A.L).

Their enhanced pages provide you with easier access to their Pre-sale Underwriters, online tools and a new [pre-submission form](#), helping you attain your indication of terms.

## Instant indicative underwriting decisions

Use the pre-sale underwriting tool in Online Protection Connect (OLP Connect) for instant answers to your case queries. Or chat to our Pre-Sales Underwriting team about your complex cases. We're able to offer over 96% of applicants cover across all our products. [Try tool](#)

# Propositions and Cover

## Value added benefits

Introducing Legal & General's new  
Umbrella Benefit: Care Concierge

### Care Concierge

Later life care is a societal challenge impacting families due to the UK's increasing ageing population and a complex care sector.



Legal & General's new service is a free confidential telephone advisory service that gives your clients access to care experts with extensive knowledge about the care sector. They'll be able to support with:

- Providing impartial and expert guidance to help them **understand later life care options** in the UK
- Help them **find care as quickly as possible**
- Making sure they understand the **funding and benefit options** that are available to them or their loved one

### Is there a cost?

No. The Care Concierge service is included as standard on protection policies bought from the 20th of July 2023.

If your clients need to get in touch with Care Concierge.

Call the team on:

Freephone – 0808 196 7817

Or [visit the adviser website](#)

## A choice of additional cover to count on, with Umbrella Benefits

### Wellbeing Support

Personalised emotional and practical support from a dedicated registered nurse provided by RedArc Assured Ltd. Included as standard on their personal protection policies.

### Fracture Cover

Covers multiple claims per year, with a maximum benefit of £4,000. Available for an additional £5.90 a month.

### Private Diagnostics

Private Diagnostics gives your clients access to some of the UK's top consultants for diagnostic testing when referred to see a specialist for cancer, cardiology or neurological symptoms with results provided in just a few weeks. The cover now also covers the following invasive diagnostic tests; blood tests, biopsies and endoscopies. Available for an additional £4.50 a month

### Rehabilitation Support Service

Access to their in-house team of healthcare professionals as soon as a valid claim is made, who provide back to work support for mental and physical health. Included as standard with their income protection policies.

To learn more about the additional cover Umbrella Benefits can provide, please [visit their page](#)

*\* included with their income protection policies only.*

## Taking care of your high value protection business

For clients who require large sums assured, they offer an exceptional level of customer service and underwriting support. This is now handled by your dedicated Partner First team.

### Priority Protection service limits

The service is given to all applications over the limits below:

- **Life Cover** – £600,000 and over
- **Life and Critical Illness Cover** – £350,000 and over
- **Income Protection Benefit** – £2,000 per month and over

## Trusts

A trust is a great way to help ensure your customers' loved ones or their business is protected, whether the trust is completed online or by paper.

### The benefits of their Online Trusts

- **No need for signatures** – Trusts are in place from the outset, making it easier for you and your customers
- **More flexibility** – an enhanced split Trust feature allows your customers to choose how much Terminal Illness or Critical Illness benefit they want to retain
- **Greater freedom** – customers can exercise product options without trustee's permission such as declining of indexation option



# Training and Development

Their team helps advisers with access to quality training and professional development to help to improve their business and help their clients take out protection. It's a great service for advisers and good for your clients.

The IDD has highlighted a duty of care for advisers and also the benefits that training will help them with their roles and their business. They currently lead the market with their protection training and have won multiple awards for the training that they do. This document summarises the training they have currently available off the shelf, but they can build almost anything that you need.

## CII ACCREDITED

Their training workshops and presentations are accredited by the CII for structured learning and help thousands of advisers every year.

This helps with adviser's development, helps them to explore new markets and opportunities, and also meet their annual CPD requirements under current legislation.

## NEW VIRTUAL WORKSHOPS AND WEBINARS

A selection of upcoming live webinars and replays on-demand about their latest personal protection products, insights and selling techniques. You'll need your agency number to register for live webinars, and to sign in for on-demand webinars.

These include:

- **Mortgage reviews: the re-mortgage opportunity** – Understand your opportunities during the mortgage review, and how to make the most of client conversations at this stage.
- **Critical Illness: Keeping it simple** – Learn about the purpose of critical illness cover and the valuable role it can play in protecting your clients' financial futures.
- **Putting life into protection** – a deep dive into selling skills, including angles and ideas to try with clients.

[Register Now](#)

## Toolkits and Calculators

To support you, L&G have created specific toolkits including videos, sales aids, guides and infographics.

- [Toolkits](#)
- [Sales Aids](#)
- [Knowledge Hub](#)

In 2022 the real time notifications on Existing Business Agent Hub helped advisers to retain 66,754 policies and £23,277,044 in commission.

## Contact L&G

Live chat functionality – Chat online – new and existing business support teams for queries regarding protection policies. Live chat is available

Monday – Friday, 08:00 – 17:00.

[Your dedicated Partner First Team](#)

[Access via OLPC](#)

**Contact them:**

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