

keyfacts

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Income Protection Benefit

Key Features

Unemployment Cover is provided by Legal & General Insurance Limited

Legal & General Assurance Society Limited
Registered in England No 166055
Registered Office: Temple Court,
11 Queen Victoria Street, London EC4N 4TP

www.legalandgeneral.com

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This key features document gives you the main points about the income protection plan you are considering. It should be read in conjunction with your quotation. Please read it carefully and keep it with your other plan documents.

This key features follows the Association of British Insurers Statement of Best Practice for Income Protection Insurance.

Aims

- To give you a regular benefit if you suffer illness, injury or unemployment (if the unemployment option is chosen at the outset) leading to a loss of earnings. Your benefit can replace some of the earnings you lose, or if you don't work, it can meet additional expenditure.

Your commitment

- To give us all the medical and other information we ask for when applying for your plan and when claiming benefit. If you don't do this we may not pay your benefit.
- To make all the regular premium payments we need for the length of the plan.
- To tell us of any claim within the time limits we set.
- To select an appropriate level of cover and review it regularly to make sure you have enough for your needs but not more than we'll pay.
- If you have chosen the unemployment option, to tell us if you change your occupation or the basis of your employment.

Risk factors

- You won't be covered if you stop paying premiums. However, premiums are not payable when you're receiving benefits having made a claim. This does not apply to unemployment benefit. See the 'What other features are there?' section.
- The cover may be less than you need if you don't review it regularly to keep it in line with your earnings. On the other hand, if your income does not support your chosen cover, then your benefit will have to be reduced. We won't give you back any of your premium payments if this happens.
- The benefit we pay under the plan may affect your claim to some means tested State Benefits. Your entitlement to State Incapacity Benefit won't be affected.
- The benefit we pay under this plan may affect your claim to benefits under other income protection policies.
- State Benefit rules may change.
- The present tax-free treatment of the plan's benefits may change.
- Your premium for incapacity cover is guaranteed for the duration of your policy. However, your premiums will increase if you choose the Index-linking option or you increase the amount of cover later on.
- The premium for Unemployment Cover, if you choose to include it, is not guaranteed. In future we may change the premium payments for those people covered by this option because of factors such as our claims costs and interest rates. However, we will tell you at least 30 days before this happens.
- Certain causes of claim will not be covered, see the 'When will the plan not pay out?' section.

YOUR QUESTIONS ANSWERED

What is Legal & General's Income Protection Benefit Plan?

It is a plan designed to give you a regular benefit if you suffer illness, injury or unemployment (if the option is chosen from the outset) leading to a loss of earnings. You select the features of the plan to make sure the cover is right for you.

- **You decide:**
 - the amount of benefit you require – subject to the limits in the 'The amount of benefit that can be paid' section
 - how soon you need the benefit to start
 - for how long you want the benefit to be paid – see the 'How long the benefits can be paid' section
 - for how long you want the cover to last
 - if you want to add the option of Unemployment Cover.
- You pay regular premiums to keep the cover in force.
- We provide cover until your policy ends no matter how many claims you make. (If you choose the low cost option, we will pay incapacity claims for no more than a total of five years after which your policy will come to an end).
- You tell us when illness or injury has stopped you working or if you become unemployed.
- We pay you a monthly income for as long as the claim is valid. If you choose the low cost option, the monthly benefit will cease after a total of five years worth of benefit has been paid. This may be for one continuous claim or for more than one claim.
- If you have chosen the unemployment option, we pay you a monthly benefit for up to 24 months (12 months for a low cost plan) if you become unemployed through no fault of your own.

How do I select the plan's features so that it meets my needs?

This section deals with the choices you make when setting up your plan.

The amount of benefit that can be paid

You choose the amount of benefit you'll need.

Remember that tax and national insurance are deducted from your normal earnings, but not from the benefits we pay you.

This means that you should not need benefit which is more than:

- 55% of your pre-incapacity earnings up to £50,000 per year and 35% of your pre-incapacity earnings over £50,000 per year. This is the maximum percentage of your earnings which we will pay out. We will never provide benefit of more than £120,000 per year regardless of your earnings.
- If you have been self-employed for less than 12 months, the maximum benefit will be 35% of your pre-incapacity earnings up to a maximum benefit of £120,000 per year.
- If you are a 'houseperson' or work less than 16 hours per week, the maximum benefit is £800 per month. This limit also applies during a career break or claim on the Income Protection policy during periods of unemployment.
- If selected, the maximum benefit allowed for Unemployment Cover is £24,000 per year.

See also the section 'Other income which is likely to reduce your benefit'.

The earnings upon which to base your cover

When choosing your cover, remember that if you claim, we'll pay benefit based on your pre-incapacity earnings:

- If you are employed, these are your pre-tax earnings for PAYE assessment purposes (excluding benefits in kind) in the 12 months before you became unable to work.
- If you are self-employed, these are your share of pre-tax profit from your trade, profession or vocation after deduction of trading expenses, as described in Schedule D Case I and II of the Income and Corporation Taxes Act 1988 in the 12 months before you become unable to work.
- If you have been self-employed for less than 12 months, we will use an average of pre-tax earnings (as described above) up to the start of your incapacity to calculate your benefit. We will only pay a maximum of 35% of your total pre-incapacity earnings.
- If you have been self-employed for between 12 and 36 months, your taxable earnings will be averaged over the period since your business began.
- If you have been self-employed for more than 36 months, we will use your previous 12 months taxable earnings.

We will ask for evidence of your earnings.

Income received from savings and investments is not taken into account.

Increasing your cover – (Guaranteed Insurability Option)

You may choose to increase your cover with no further medical evidence questions being asked. You can apply to increase your cover if your salary increases due to promotion or change of job. An appropriate premium increase will apply when your cover increases. This option is included automatically with the Income Protection Benefit plan if your original application was accepted on normal rates and before your 45th birthday, and you use this option before your 50th birthday.

See also the section 'The amount of benefit that can be paid'.

Automatic increases to your benefit payments – (Index-linked)

At the start of your plan, you may choose for your benefit to increase each year in line with inflation at each plan anniversary. Your benefit will increase in line with the Retail Prices Index (RPI) with a maximum increase of 10% in any one year. The premiums you pay will rise at the same rate. This option is only available if your application is accepted on normal rates.

If you decline this option at any time, we will not offer it to you again.

When benefit payments start

There will be a period when you are first unable to work for which we don't pay benefit. This is known as the deferred period. You can choose between 4, 13, 26 and 52 weeks. The four week deferred period is only available for certain occupation classes. The longer the deferred period, the cheaper your policy will be. Your benefit payments will start one month after the end of the deferred period and will then be paid monthly in arrears.

Your choice of deferred period should allow for any earnings which you expect to continue after you stop working, such as sick pay, or how long you are prepared to live on your savings.

Stepped Benefits Option

If you choose the Stepped Benefits option, two deferred periods are allowed within a single policy. You can choose to receive one level of benefit at the start of a claim and a higher level later on. You may find this option useful for example if you continue to receive a reduced income from your employer or business for the first weeks or few months of your incapacity. (This option is not available if you choose the Low Cost Option or Unemployment Cover).

How long the benefits can be paid

For incapacity cover, your benefit will be paid until the first of these events occurs:

- you are no longer incapacitated
- you are no longer suffering a loss of earnings
- the policy ends
- you die

If you choose the low cost option, benefit payments will be payable for no more than a total of five years. Your plan will then come to an end.

For Unemployment Cover, your benefit will be paid until you have received benefits for 24 months (12 months for a low cost plan) or are no longer registered as unemployed – whichever occurs first.

How long the cover should last

You choose for your plan to end when you think you would no longer need the benefits, but the plan should end no later than your planned retirement date.

Medical and other details we may need

Your application will include questions about your medical history, earnings, occupation and other personal circumstances. We may request additional medical evidence to support your application at our expense.

You must tell us about any pre-existing medical conditions. If you do not, it may affect your claim.

Further details about the cover and any limitation is in the Policy Conditions section of the Policy Document which is made up of the Policy Schedule and the OLA (Ordinary Life Assurance) Wrap. We provide more information about cover and limits in the Technical Guide. You can ask us for a copy of this.

We may apply exclusions when we accept your policy, such as excluding certain conditions and pre-existing medical conditions. If this is the case these will be shown in your policy schedule under Policy Condition 1.

What other benefits can I choose?

Legal & General's Income Protection Benefit plan provides you with a range of options to choose from when you first take out your plan, including:

- **Unemployment Cover**

With this option we will pay a monthly income if you become unemployed through no fault of your own. The payments start after either 4 or 13 weeks and continue for up to 24 months (12 months for a low cost plan). You choose the benefit start date and for how long benefit is paid when you apply for cover. The cover becomes valid 120 days after the start of the policy.

The cover includes a free service called 'LifeTrack Direct' which offers help and advice in finding a new job if you become unemployed and make a claim.

There is an additional charge for this benefit. This option is not available to 'Housepersons'. There are a few other restrictions. Please refer to your policy document or ask your adviser for full details.

- **Low Cost Option**

This provides a way of keeping your premium costs down. The monthly income you receive if you are unable to work due to incapacity will be payable for no more than a total of five years. Your plan will then end.

- **Index-linking to keep pace with inflation**

See the 'Automatic increases to your benefit payments' section on the previous page.

- **Permanent and Total Incapacity Benefit**

If you choose Permanent and Total Incapacity Benefit, we will increase your benefit by 20% after you have been incapacitated for at least two years and if your incapacity is likely to be permanent. The extra money could help you cope more effectively with your incapacity.

There is an additional charge for this benefit.

Please note: this is not available with the Low Cost Option. See your policy document or ask your Financial Adviser for full details.

- **Stepped Benefits**

See the 'When benefit payments start' and the 'Stepped benefits option' sections.

How flexible is it?

This section deals with choices you can make once your plan has started.

Regular review of cover

You should consider how your earnings and living costs have changed since you last reviewed your cover.

If you wish to increase your cover by more than any automatic options provided by your plan, please contact your usual financial adviser.

Any increase in cover (except for Guaranteed Insurability Options), will be subject to a fresh assessment of your health, earnings, occupation and other personal circumstances. If accepted, your premium payments to us will increase.

Suspending your cover

We do not suspend cover but offer continuous cover during a career or maternity break. See the 'What other features are there?' section.

Change of occupation

For incapacity cover you do not need to tell us if you change your occupation after the plan starts.

However, you do need to tell us of a change of occupation if you have selected the unemployment option. You may not be able to claim if you have changed your occupation or employment status.

When will the plan pay out?

When to claim

When you are unable to work because of illness or injury resulting in a loss of earnings.

Becoming unemployed will not give rise to a claim under the Income Protection Benefit plan. Cover will continue but the benefit limits and the definition of incapacity will be those for a 'houseperson'. Premiums will continue at their original level.

However if you have included Unemployment Cover in your plan, in order to claim you must be unable to work because of involuntary unemployment and be registered as unemployed at the Unemployment Benefit Office.

If you are self-employed, your unemployment must result from the involuntary total cessation of your business.

The deadline for claiming

Tell us as soon as possible, but no later than four weeks from when you are first incapacitated as this may delay or reduce your payment. For unemployment claims you must tell us no later than 90 days from when you become unemployed.

How do I make a claim?

If you need to make a claim for any other benefit other than Unemployment Cover (detailed below), please write to us at:

Legal & General Claims Department
2 Montefiore Road
Hove
East Sussex BN3 1SE

When we receive notification of a claim we will send you a claim form to complete and return to us. We will then consider your claim. We may ask you to provide us with certificates or other evidence as required.

If you need to make a claim for Unemployment Cover, please contact us at:

Legal & General Insurance Services

PO Box 91

A1 Barnet Way

Borehamwood

Hertfordshire

WD6 2UN

Telephone 0845 200 3152

(For your protection we may record and monitor calls. Calls are charged at the local rate).

Please quote your policy number. We will send you a claim form to complete and return. We will then consider your claim. We may ask you to provide us with certificates or other evidence as required.

The extent of incapacity

The extent of incapacity giving rise to a claim depends upon your particular plan and occupation. There are three ways in which you can qualify for income protection benefit. These are:

- if you are totally unable by reason of illness or injury to follow your own occupation and you are not following any other occupation, or
- if you are totally unable by reason of illness or injury to follow your own occupation or any occupation to which you are suited by education, training or experience, and you are not following any other occupation, or
- your inability to carry out three out of six Functional Assessment Tests. To claim benefits you must be under the care of a specialist appropriate to your condition and not doing any other work.

We will tell you at the start of your plan which definition applies to you.

For full details, please refer to your policy document for the definitions of incapacity relevant to your plan.

● Functional Assessment Tests Definition

Under this definition the plan will pay out if, due to illness or accident, you suffer an irreversible mental or physical disability which, in the opinion of Legal & General's Chief Medical Officer, results in you being permanently unable to carry out at least three of the following Functional Assessment Tests without the help of another person:

Walking – the ability to walk 200 metres on flat ground with or without the aid of a walking stick and without stopping or experiencing discomfort

Bending – the ability to get into and out of a standard saloon car and the ability to bend or kneel to pick up an object from the floor and straighten up again

Communicating – the ability to answer the telephone and to take a message

Reading – having the required eyesight (corrected if necessary) to be able to read a daily newspaper

Writing – having the physical ability to write legibly using a pen or pencil without aid

Climbing – having the ability to climb a flight of 12 stairs without stopping or suffering severe discomfort

How we assess your claim

We will look at the duties of your occupation at the time of a claim, your ability to do them and whether adjustments can be made to help you do them.

We will ask for evidence of your loss of earnings and you will need to complete a medical authorisation form which will permit us to contact your doctor throughout the period of the claim. You will have to pay for the initial medical report.

If you have chosen the unemployment option, you must be unemployed and registered with the Unemployment Benefit Office. If you were an employee, you must have been continuously working for six months at or since the start date (12 months if you were self employed).

How long the claim is paid for:

Your benefit will be paid until the first of the following happens:

- You recover and are no longer incapacitated
- You no longer suffer a loss of earnings
- The term of the plan ends
- You die
- For the low cost option, the total five years claim period has been reached

Unemployment benefit will be paid until the first of the following:

- You cease to be registered as Unemployed at the Unemployment Benefit Office
- You return to work
- You die
- You reach 65
- You reach normal retirement age at your place of work

Please note: Unemployment benefit will cease after 24 months (12 months for the low cost option).

Claiming again after returning to work

There is no limit to the number of claims you can make. However, if you have chosen the low cost option, benefits will be paid for a maximum total period of five years when your plan will come to an end.

You must restart premium payments when your claim ends so your cover is maintained.

If you need to claim again for the same cause within six months of returning to work then the deferred period will not apply.

For unemployment benefit, if you become unemployed within three months of returning to work, then this will be considered as a continuing claim. Once you have received the maximum benefit, you must return to work for at least six months before you can claim again.

Returning to part time or less well paid work

If, due to your incapacity, you are only able to work (in either the same occupation or a different one) in a less well paid position, we'll pay you a reduced benefit which takes account of your lost earnings. The benefit amount will be reduced in proportion to the reduction in your income.

If you receive benefit and then return to work on lower pay we will pay your reduced benefit immediately.

If you are incapacitated, but return to work before the end of the deferred period without receiving benefit on a lower pay than before your incapacity, we will pay the reduced benefit from the end of the deferred period. You must satisfy the definitions of incapacity during your period of incapacity.

If you have chosen the index-linking option, benefit payments will increase in line with the Retail Prices Index (up to 10% in any one year).

Unemployment benefit ceases once you return to work on a full time basis. If you return to work on a part time basis while you are unemployed, you may not be able to continue your claim for unemployment benefit.

How benefits are paid

Your benefit payments will start one month after the end of the deferred period and will then be paid monthly in arrears. Unemployment benefit is paid for each day you remain unemployed.

Premium payments when claiming

You should continue to pay premiums until we accept your claim. However, you don't need to pay premiums to us while benefit is being paid. Premiums for Unemployment Cover, if you select it, will continue to be charged.

Other income which is likely to reduce your benefit

We will reduce the benefit we pay if you receive any of the following whilst incapacitated (please see 'The amount of benefit that can be paid' section):

- Continuing payments from your employment – such as sick pay
- Pension payments – unless you were entitled to them if you were still working
- Other insurance benefits – if they arise because of your incapacity and either result in regular payments to you or make regular payments on your behalf – such as mortgage payments

If your benefit is reduced, we won't refund any of your premium payments to us, and your cover remains unchanged unless you choose to reduce it.

We will not reduce your benefits because you receive:

- Incapacity benefit from Social Security
- Income support or other means tested state benefits. However, benefit payments from your plan may affect your eligibility for means tested state benefits.
- Investment income

When will the plan not pay out?

Benefit won't be paid for incapacity arising from or aggravated by:

- Self-inflicted injury.
- Alcohol or solvent abuse or the taking of drugs except under the direction of a registered medical practitioner.
- War and civil commotion whether declared or not.
- Taking part in a criminal act.
- Unreasonable failure to seek or follow medical advice.
- Any other risks as specified in the policy document. We may add other conditions in some cases. If so, we'll tell you before you start your plan.
- Infection with HIV or conditions due to AIDS (however this exclusion will not apply to accidental or needlestick injury for certain personnel or as a result of a blood transfusion).

Your plan will provide full benefits if you reside in or travel to any of the countries of the European Union (as at 01/11/03), USA, Canada, Australia, New Zealand, Isle of Man, Channel Islands or any other country you agree with us. Although your cover will continue while you are travelling or living for up to one year in other parts of the world, benefits will be payable for no more than three months.

If you choose Unemployment Cover your plan will not pay out:

- If you knew or should reasonably have known at the start that you might become unemployed.
- If you become unemployed in the first 120 days of your plan.
- If you have not been in six months employment or 12 months self employment at or since the start date of your policy.
- If your unemployment is voluntary.
- If it results from misconduct, wilful act or dishonesty.
- If it arises from your being involved in a strike or labour dispute.
- If your unemployment follows a period of casual or temporary work or a fixed term contract.
- If unemployment is a normal feature of your work.
- If you are resident outside the United Kingdom, the Channel Islands or the Isle of Man.

What other features are there?

The plan includes a number of benefits included automatically. These are listed below:

- **Increasing your cover** – see the 'Increasing your cover' section.
- **Waiver of Payment** – You do not have to pay premiums while you are receiving a monthly income when you are

incapacitated. Your premiums are waived until you are fit enough to return to work. This feature is not available on premiums for Unemployment Cover.

- **Hospitalisation Benefit** – This provides a benefit if you have to stay more than one week in hospital during your plan's deferred period. The benefit, which starts after the 7th consecutive night is equal to one-thirtieth of the monthly income protection benefit provided by your plan for each night spent in hospital. The maximum payment is £150 per day. Payments continue until:

- you leave hospital
- the end of the deferred period
- the end of the 13th week of your hospital stay
- you die
- the plan ends

whichever occurs first. See your policy document or ask your Financial Adviser for full details.

- **Continuous Cover during a career break** – If you become unemployed, take maternity leave or take a career break for any reason, your incapacity cover can continue. If, during the first six months of maternity leave, you become incapacitated through a cause not related to your pregnancy, you will be entitled to full benefit if you can satisfy the claims criteria. After six months maternity leave, or if you become unemployed or take a career break, your benefit and definitions will be limited to those for a 'houseperson'. The premiums will continue at their original level. When you return to work, your cover will go back to the original benefit and definitions.
- **Proportionate Benefit** – If, because of your incapacity, you return to work in a job which pays less money, we will pay you a reduced amount of benefit in proportion to your new earnings. If you return to work in these circumstances before receiving benefit, your reduced benefit will be payable after the deferred period. If you return to work after receiving benefit, the reduced amount will start immediately. See the 'Returning to a part time or less well paid work' section.

What will my premium payments be?

Your illustration will show the normal cost of the cover you have chosen.

Your premium payments depend on your age, sex, occupation, smoking habits, pastimes, medical history and other personal circumstances and upon the level and features of the cover you choose. We will tell you the actual cost you will pay once we have assessed your application. Non-smokers pay lower premiums than smokers for their Income Protection Benefit.

Payments to us can be monthly or annually. Premiums must be paid by Direct Debit except annual premiums which can be paid by either Direct Debit or by cheque.

If Unemployment Cover is selected, premiums must be paid monthly by Direct Debit.

Changes to your premium payments in the future

Your Income Protection Benefit premiums are guaranteed to remain level throughout the term of the plan unless you choose to increase the level of cover using the Guaranteed Insurability or Indexation options.

If you choose to include Unemployment Cover, the premiums for providing it are not guaranteed but may increase or decrease depending on factors such as claims costs. We will always let you know at least 30 days before in writing.

What happens to the plan if I die?

Your Income Protection Policy will end and a death benefit equal to 12 times the current monthly premium or current annual premium due at the date of death will be paid. No death benefit will be paid in respect of premiums for Unemployment Cover.

What are the charges?

The premium payments shown in your illustration include all the costs of administration, underwriting, commission, claims and selling expenses and the fees payable for any medical examinations which we ask you to attend.

What if I stop paying premiums?

If your premium remains unpaid for 30 days after it's due date, your plan and cover will end. No further benefits or premiums will be payable.

Does the plan have a cash-in value?

Your plan has no cash in value at any time.

Can I change my mind?

After we accept your application, we will send you a Cancellation Notice. If you do not want the plan, you will have 30 days to send the Cancellation Notice back to us.

What if I am not sure whether this product is suitable for me?

If you have any doubt about whether this product is suitable for your circumstances, please contact either Legal & General or your Financial Adviser. Legal & General only advises on its own Life Assurance and Investment products.

We're here to help

If you have any queries, or would like more information, please contact your usual financial adviser. Or you can call the Legal & General Helpdesk on 08700 104 080.

FOR YOUR PROTECTION, WE MAY RECORD AND MONITOR CALLS. CALLS ARE CHARGED AT THE NATIONAL RATE.

FURTHER INFORMATION

About Legal & General

The Legal & General Group, established in 1836, is one of the UK's leading financial services companies. We are one of the UK's top 50 FTSE quoted companies. Over 5.4 million people rely on us for life assurance, pensions, investments and general insurance plans. Our fund managers are responsible for investing over £165 billion worldwide (as at 31 December 2004) on behalf of investors, policyholders and institutions.

Your cancellation rights

After we have accepted your application, we will send you a notice of your right to cancel. By law we must send you this notice. We then give you 30 days to change your mind about starting the plan. If you do change your mind, you need to send the notice back to us at:

Legal & General Assurance Society Limited,
Room 115, Montefiore Road, Hove,
East Sussex BN3 2ZZ

We will then cancel the plan. If you do this, we will refund any premiums you have paid.

If you do not take this opportunity to cancel, and you want to do so at a later stage, you will not get any money back. If you want to cancel at a later stage, please write to the address above.

Tax

For Income Protection Benefit, present UK tax law and Inland Revenue practice means that:

- you don't get tax relief on premiums
- you don't pay tax or National Insurance contributions on your benefits
- the premium for Unemployment Cover includes Insurance Premium Tax.

This may change in the future. Please ask your financial adviser or Legal & General for details.

Law

This contract is governed by English law.

Language

We will communicate in English throughout the term of this contract.

Our Regulator

Legal & General Assurance Society Limited is authorised and regulated by the Financial Services Authority. We are entered on their register under number 117659.

Unemployment Cover is provided by Legal & General Insurance Limited and they are entered on their register under number 202050. You can check this at www.fsa.gov.uk/register or telephone them on 0845 606 1234.

Complaints

If you wish to complain about any aspect of the service you have received from Legal & General, or you would like us to send you a copy of our internal complaint handling procedure, please contact our Helpdesk on 08700 104 080. For your protection we may record and monitor calls. Calls are charged at the national rate. Alternatively you can write to us at:

Legal & General Assurance Society Limited, PO Box 1186,
Hove, East Sussex BN3 1SD.

For Unemployment Cover:

If you wish to complain about any aspect of the service you have received from Legal & General Insurance, or you would like us to send you a copy of our internal complaint handling procedure, please contact our Helpdesk on 0870 900 8829. For your protection we may record and monitor calls. Calls are charged at the national rate.

Alternatively, you can write to us at:

Legal & General Insurance Limited, The Podium, Centre City House, 5 Hill Street, Birmingham B5 4US.

If you remain dissatisfied, you can complain to:

The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Telephone: 0845 080 1800
Email: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Making a complaint will not affect your legal rights.

Compensation

The Financial Services Compensation Scheme covers the policies issued by us. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

The Financial Services Compensation Scheme may arrange to transfer your policy to another insurer, provide a new policy or if these actions are not possible, provide compensation. For Income Protection Benefit policies, the first £2,000 of a claim is protected in full. Above this amount, the scheme covers payment to 90% of the value of the policy in liquidation.

For Unemployment Cover:

The first £2,000 of any claim would be met in full. Above this amount, 90% of the remainder will be met.

You can get more information from the Financial Services Compensation Scheme. 7th Floor Lloyd Chambers, 1 Portoken Street, London. E1 8BN Tel: 020 7892 7300
Email: enquiries@fscs.org.uk Website: www.fscs.org.uk

Please note

This leaflet is a guide to our Income Protection Benefit Key Features and is based on our understanding of current laws and tax rules. Further details are given in the plan schedule and the policy document. You should get expert advice about the legal and tax information in this leaflet.

Terms and Conditions

These Key Features give a summary of the Legal & General's Income Protection Benefit Plan. They don't include all the definitions, exclusions and terms and conditions. If you'd like a copy of the full terms and conditions, please ask your financial adviser or contact us direct.

We have the right to change some of the terms and conditions. We'll write and explain if this happens. We'll also send you a copy of anything that's changed.