

#### IMPORTANT INFORMATION

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# Term Assurance Plan

## Key Features

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

[www.legalandgeneral.com](http://www.legalandgeneral.com)

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## Its Aims

The plan aims to do the following:

- To provide the amount of cover you choose.
- To provide the cover for the period you choose.
- To pay a guaranteed lump sum if you die during the period of cover.
- To pay the guaranteed lump sum if, during the period of cover, you become eligible for Terminal Illness benefit, for example, with a life expectancy of less than 12 months. (Not applicable for the last 18 months of the plan).

## Your Commitment

You must do the following:

- Pay the required premium by direct debit every month or annually by direct debit or cheque during the period of cover.
- Give us all the information we ask for on the application form and if you have to make a claim.

## Risk Factors

The plan carries the following risks:

- If you do not truthfully provide all the information we ask for on your application form or when you claim, we will not pay out under the plan.
- If you stop paying the required level of premiums your cover will end after 30 days. Your policy will lapse and no further benefits will be payable.
- We will not pay out in the circumstances described under the 'When will the plan not pay out?' section.
- The plan has no cash-in value.
- The present tax treatment of the plan's benefits may change.

### **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.

# YOUR QUESTIONS ANSWERED

## How does the plan work?

Your term assurance plan provides you with:

- **Life Cover**

To pay out if you die or become eligible for Terminal Illness benefit, (for example, where life expectancy is less than 12 months) during the period of cover; whichever occurs first. This cover does not apply during the last 18 months of the period of cover.

- **Terminal Illness Cover**

This is included automatically, for plans with a term of two years or more at no extra cost. This pays the guaranteed sum immediately (instead of on death) if you are diagnosed as being terminally ill, with a life expectancy of less than 12 months. This cover does not apply during the last 18 months of the period of cover. Full details and conditions are provided in your policy document.

**You must pay all premiums due to keep your cover in force.**

All cover is subject to terms and conditions which will be fully detailed in your policy document. Please also see “When will the plan not pay out?” section.

In some cases we may need medical information before we agree to provide cover.

## How long can the plan last?

You also decide how long you want the cover for.

The term of the plan can be from 1 to 40 years\* and the plan must end by age 80 next birthday.

\*If one year term is chosen then the Terminal Illness Cover will not apply.

## Who can the plan cover?

You can apply for the plan to cover:

- You alone
- You and another person, or
- One or two people not including you

If the plan covers two people it will only pay out once. This would be when the first of you dies or becomes eligible for Terminal Illness benefit; whichever occurs first. The plan will then end and no further benefit will be paid.

## How much does the policy pay out?

You decide how much benefit you would like this plan to pay out. The level of benefit and the period of cover you choose will determine your premium.

The plan only pays out benefit once and then all cover ends.

The attached personal illustration shows the period of cover, how much cover you have chosen, whether other additional benefits are included and your premium.

## When will the plan not pay out?

- If you do not truthfully provide all the information we ask for on your application form or when you claim.
- If the policy has ceased due to non payment of premiums.
- If you commit suicide in the first 12 months of the plan.
- If the claim is from a cause that arises while you are living abroad for more than 12 months.

Further details of what is covered, and any limits to the cover are provided in the policy document, and the Technical Guide. You can ask us for a copy of either of these.

We may apply specific exclusions when we accept your policy. These will be shown in your policy schedule.

## What other options are available?

**Some of these benefits are optional. If required, they must be chosen at the start of the plan and there may be an additional cost. For full details ask your financial adviser or Legal & General.**

- **Waiver of Payment Benefit**

You can choose to include Waiver of Payment benefit. This benefit means that you do not have to pay your premiums if you cannot work for six months or more as a result of illness or injury. Although you must continue to pay your premiums at first, after 26 weeks incapacity we will waive your premiums.

If you are not in gainful occupation, you do not have to pay your premiums after 26 weeks, if you suffer an illness or accident and in the opinion of Legal & General's Chief Medical Officer are unable to carry out at least three of the following Functional Assessment Tests without the help of another person as per the list below:

**Walking** – the ability to walk 200 metres on the 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 off 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.

For more information please ask your Financial Adviser.

**We will continue to waive premiums until:**

- you no longer qualify for waiver
- you reach the end of the policy term
- your 60th birthday
- you die.

Whichever is the earliest.

• **Conversion Option**

This option gives you the flexibility to convert your life cover later on into a Whole of Life Plan without providing any further medical evidence. There are a few restrictions. Your adviser can give you more information.

• **Indexation**

This helps your cover to keep up with inflation. The premiums and life cover increase in line with the Retail Price Index each year (up to 10% in any one year). This option is only available if your application is accepted at normal rates. If you choose to include the Indexation Option, we will offer you the opportunity to increase your cover regularly. If you decline the option at any time, we will not offer it again.

Your personal illustration shows whether any of the above options are included in your plan.

Full details of these options are available in your policy document or Technical Guide.

## Can I increase the amount of cover later on?

You may increase the amount of cover later on without the need for further medical evidence up to certain limits. This is your Guaranteed Insurability Option. You can do this if:

- You get married
- You become a parent
- You increase your mortgage because you are moving home or extending your home.

If you are under 45 when you apply and your application is accepted on normal rates, we will not ask any more medical questions and the rates at the time of the increase will apply. The limits which apply are set out in your policy document. Your Financial Adviser can give you more details.

## Will my payments ever go up?

Your premium is guaranteed. This means that your monthly (or annual) payment will stay the same throughout the term of the plan.

**For all types of cover:**

Your premium will also change if you:

- Increase the amount of cover
- Choose the Indexation option
- Exercise your Guaranteed Insurability Option
- Exercise the conversion option.

## What are the charges?

The premium payments shown in your illustration include all the costs of administration, underwriting, claims, commission and selling expenses.

## What if I am not sure whether this product suitable is 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 offers advice on its own life assurance and investment products.

## How do I make a claim?

If you need to make a claim, 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.

# 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 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 may not get any money back.

## Tax

The proceeds from this plan are free from UK income tax and capital gains tax. However, for life assurance, as we pay the proceeds after the death of an insured person, inheritance tax may be due on the benefit paid. You may be able to avoid inheritance tax by using an appropriate trust. Ask your financial adviser for more details. The Government may change the tax position described above.

## Law

This contract is governed by English law.

## Language

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

## Our Regulator

We are authorised and regulated by the Financial Services Authority. We are entered on their register under number 117659. You can check this at [www.fsa.gov.uk/register](http://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.

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](mailto:enquiries@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://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 term assurance 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.

You can get more information from the Financial Services Compensation Scheme.

## Please note

This leaflet is a guide to our Term Assurance Plan 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.

This leaflet is a guide to the key features of this product. Full details are contained in the policy document, which is the legally binding contract between you and Legal & General.