How our relevant life plan compares

		Royal London	Aviva	Legal & General	LV=	Scottish Widows	VitalityLife	Zurich
	Maximum cover	Unlimited	Unlimited – level term £5m – increasing term	Unlimited	£10m	£18m level term £7.2m – increasing term	£18m	Unlimited
	Cover limit as multiple of salary	To age 39 = up to 30x 40-49 = up to 25x 50-59 = up to 20x 60 and over = up to 15x	Not stated	To 49 = up to 25x 50-59 = up to 20x 60-73 = up to 15x	17-29 = up to 35x 30-39 = up to 30x 40-49 = up to 25x 50-59 = up to 20x 60+ = up to 15x	To age 45 = 30x 45-65 = (75 less client's current age) x current remuneration 65+ = 10x	To age 29 = 35x 30-39 = 30x 40-49 = 25x 50-59 = 20x 60-71 = 15x	To age 39 = 30x 40-49 = 20x 50+ = 15x
	Level where financial evidence needed	£4m	£2m	£3.5m	£3.5m	£3.5m	£2m	£2m
	Renewable option	✓ 5 years or 10 years	✗	✗	✗	✗	✗	✗
Trusts	Trust incorporating nomination form	✓	✗	✓	✓	✗	✗	✗
Trusts	Power to appoint/ remove trustees (member is the person covered)	Member	Trustees	Principal employer (or life assured if no longer employed by the principal employer)	Member or trustees	Appoint – trustees Remove – principal Employer	Appoint – trustees Remove – employer and trustees	Appoint – Principal employer Remove – trustees
Trusts	Option to set up trust without the Employer as a trustee?	✓	✗	✓	✓	✗	✗	✗
Continuation options	Plan can continue as personal cover	✓	✓ Must be requested within 90 days	✓	✓ Must be requested within 90 days	✓ Must be requested within 30 days	✓ Should be requested within 30 days	✓
Continuation options	New employer can continue cover	✓	✓ Must be requested within 90 days	✓	✓ Must be requested within 90 days	✓ Must be requested within 30 days	✓ Must be requested within 30 days	✓
Continuation options	Terminal illness included in continuation	✓	✓	✓	✓	Not for personal cover, only if new employer continues the plan	✓	Not for personal cover, only if new employer continues plan
Continuation options	Underwrite later	Underwrite later - cover for up to six months, max £3.5m.	✗	✗	✗	✗	✗	✗
Continuation options	Free cover	✓	✓	✓	✗	✓	✓	✓

	Royal London	Aviva	Legal & General	LV=	Scottish Widows	VitalityLife	Zurich
Added value services	Helping Hand Employee and employer: (plan owner and person covered) have online access to a range of hand-picked early care medical services. Help and advice to stay fit and healthy and to help stop small health issues becoming a big problem. Employee and their partner and children: dedicated nurse, access to a face-to-face second medical opinion, access to bereavement counselling, legal, career and medical helplines. Employer: list of potential temp replacements within 48hrs and support to recruit full-time replacement, legal advice and access to dedicated nurse.	Second Opinion by Best Doctors Option to include employee significant illness benefit.	Wellbeing support - Red Arc Assigned nurse support, can also provide access to counselling, physio, second medical opinion.	Business Care – provides access to Business Legal advice, tax and VAT advice. Doctor services – virtual GP, private prescription service. Also Member Care Line – offering personal legal advice, counselling and health and wellbeing support.	Scottish Widows Care provided by RedArc. This includes access to a personal nurse adviser who can offer help and support also a second medical opinion service is available.	Vitality offers two levels of the Vitality Programme, Select or Plus, depending on the monthly premium of the plan. These offer rewards and discounts.	Zurich support service – helpline providing support for a range of issues, such as bereavement, emotional wellbeing and legal matters. Available to employee and their family.

We've based the information in this document on our understanding of competitor literature available in August 2025, so it may have changed by the time you read this. We suggest you check the provider's own literature to make sure this comparison is still accurate.

Helping Hand is a package of support services and each service is provided by third parties that aren't regulated by either the Financial Conduct Authority or the Prudential Regulation Authority. These services aren't part of our terms and conditions and don't form part of your client's insurance contract with us, so can be amended or withdrawn at any time. This means that your client or their family's access to these services could be amended or withdrawn by us in the future.

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We're happy to provide your documents in a different format, such as braille, large print or audio, just ask us when you get in touch