Building value through a menu plan

There's never been a more important time to show the value and quality of your advice, when it comes to your client's protection needs.

We believe the menu plan is the cornerstone of holistic protection advice and the foundation of valuable client relationships. By moving the conversation away from individual covers, you can offer your clients a solution for all of their protection needs. Everything is in one place, so it's easy to see what they're covered for.

Building value for your clients

Let's look at how you can build value for your clients through a menu plan. The example below, shows how you can help a family find a suitable solution by mixing and matching different types of cover. Combining them in this way will provide a range of benefits and options to help protect them against the financial consequences of a number of potential risks.

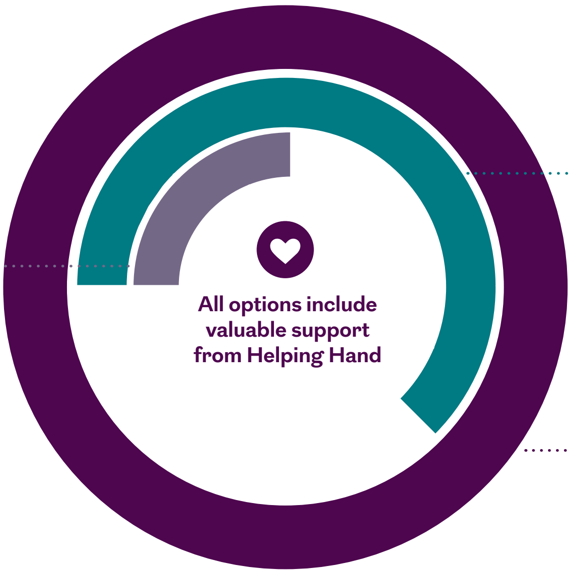
Life Cover (£150,000)
Possible claims

Death or

Terminal Illness x2

Free cover is also included during underwriting

£13.08



Potential claim points within the one menu plan

Life Cover + Critical Illness (£50,000)
More possible claims

All previous claims under Life Cover

+Critical Illness or Total Permanent Disability x2

+Enhanced Children's Critical Illness x2 (for each child)

+Additional conditions x multiple

£54.27

Life Cover + Critical Illness + Income Protection (£1,250 each month)

includes Waiver of Premium (Sickness)

Even more possible claims than under Life Cover and Critical Illness Cover

All previous claims

+Income Protection x multiple

+Fracture cover x multiple

+Hospitalisation payment x multiple

£72.33

This dual-life quote is based on guaranteed rates and on non-smoking customers both aged 35 next birthday. Plan term is 23 years. Critical Illness Cover includes cover for Total Permanent Disability and Enhanced Children's Critical Illness Cover. Income Protection is based on a five year payment period and a 13 week deferred period. Premiums include £2.60 plan charge and are correct as at 11 August 2025. For full details of risk factors, exclusions, limitations and terms and conditions, please see our plan details.

Building value for your business

We're committed to the intermediary market. And a menu plan can provide solutions to key areas of an adviser's business when it comes to protecting your clients and their families. Let's look at the four Rs within your business and where we feel we can help and support you:

Risk

Bridging the gap between affordability and responsibility. Allowing you to recommend solutions that provides some level of protection to suit your individual customers' needs and budgets. Managing risk when it's needed most with multiple opportunities to claim.

Revenue

By mixing and matching covers, you can usually create a solution that'll fit your client's circumstances. By tailoring a package in this way, you can offer more solutions to more of your customers - creating more income for your business.

Retention

Building a bespoke solution makes your advice harder to copy. And a plan that has the flexibility to change with your client's needs helps to create future advice opportunities.

Reputation

It's when, unfortunately, that there's a need for a client to make a claim, that the value of your advice pays off. Having cover that provides valuable financial assistance alongside the advice and support available through our Helping Hand service can only enhance your reputation as an adviser.

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.

To find out more about building value through a menu plan, visit adviser.royallondon.com/protection or speak to your Royal London contact.

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