

# Have you seen our protection upgrades for 2025?



2025

With 2025 now in full swing, we hope you're already off to a good start. So far this year, we've been busy refreshing our protection—finding ways to improve cover, so it can keep up with life's changes. If you haven't already seen, here are four new improvements designed to make sure you can support your clients every step of the way:

## Extended quotability

We've extended our quote validity period from 90 to 120 days to give you and your clients extra breathing space for important applications.

## Increasing cover

We've added flexibility, giving your clients the option to decline increasing cover (indexation) up to three years in a row.

## Critical illness cover

We've increased additional payments for Critical Illness Extra and expanded Children's Critical Illness Extra.

## Income protection

We've improved benefits, so clients can receive the full benefit if the income is less than 10% at the time of claim.

"This year has been all about making things smoother and delivering what clients really need. The latest changes are a great example of that – they are making a real difference by giving clients more peace of mind and the flexibility to adapt as their needs change over the life of the policy."

– Ian Ballinger

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