

Protect their income, grow your business

LV= are here to help you position income solutions to families so you can strengthen your advice and grow your business. LV= offer benefits and features families will love with their Income Protection including:

Parent and child cover

- LV= will pay a lump sum of 6 times your clients monthly cover up to a maximum payment of £25,000, giving parents breathing space to help fund dependent leave so they can take time off work to care for their child.
- LV= only pay out for one child per policy, but if two parents both have an IP policy each can claim, making it easier for you to enhance your advice to current and future families.

Pay my mortgage

- Helps families manage their finances by allowing all or some of their monthly income to be paid directly to their lender to cover their mortgage.
- This can also help maximise families' chances of receiving means tested benefits (including Universal Credit), if they have relatively low payments from their IP policy, helping to support day-to-day living costs.

Homemaker cover

- Supports your client's family should the homemaker be unable to prepare a meal or do basic housework.
- It can pay up to £1,500 a month and could help your client afford additional support for childcare, cleaning or cooking and allow the main earner to continue working and let the children focus on their education.

If you'd like to explore more on <u>LV's Income Protection features</u>, contact your <u>LV= account manager</u>.