

## **General Information Leaflet**

### **Temporary Assurance Policy**

(Former Equitable Life)

**BEFORE MAKING ANY DECISIONS REGARDING YOUR PLAN, WE RECOMMEND YOU SEEK INDEPENDENT FINANCIAL ADVICE. A FINANCIAL ADVISER WILL INFORM YOU OF THE FEE THAT THEY CHARGE FOR THIS SERVICE.**

A Temporary Assurance Policy provides life cover only in the event of death of the life (or lives) assured during the term. There is no surrender or investment value to the policy.

#### **Death benefits**

The sum assured is payable on death on or before the end date of the policy as detailed in the policy schedule.

An Income for Dependents policy will pay an income instead. The amount, as detailed in the policy, will be paid on death until the termination date. After this the policy will cease and no further income will be paid.

For joint life last survivor policies, the sum is payable on the death of the second of the lives assured to die.

For joint life first death policies, the sum is payable on the death of the first of the lives assured to die.

#### **Premiums**

Premiums must be maintained throughout the term of the policy. If the policy falls into arrears the policy will be cancelled without value.

#### **Charges**

The policy contains charges which are taken into account in determining the sum assured for a given premium. Those charges are allowed for in the illustrated benefits, and are designed to recoup, on average, the cost of writing and maintaining the policy.

We do not pay commission or loyalty bonuses to Independent Financial Advisers or any other third party.

#### **Termination**

There is a fixed end date to this policy and it is not possible to extend this date.

If you stop the policy before the death benefits are paid, or before the end date, the policy will lapse without value and you will lose the death benefits, as well as any options that may be available under the policy.

#### **Cancellation**

If you decide you no longer need the cover, you can cancel your policy at any time.

If your policy has two grantees we will require both grantees instruction before we can arrange cancellation.

## Options

The policy cannot be extended and we cannot offer replacement cover on expiry.

Some policies contain options to alter the level of cover at specific times or to effect a new policy.

Details of these options are in your policy schedule. Contact us if you need further information.

### Our Contact Details:

**MyUtmost** MyUtmost is our online service and you can register for this on our website. You can use this service to keep your personal details up to date and send us secure messages

**Website** [www.utmost.co.uk](http://www.utmost.co.uk)

**Address** Utmost Life and Pensions  
Walton Street  
Aylesbury  
Bucks  
HP21 7QW

**Telephone** 0330 159 1530 or +44 1296 386242 if you live abroad  
We are open from 09:00 until 17:00 Monday to Friday

**Fax** 0845 835 5765 or +44 1296 386243 if you live abroad

**Email** [enquiries@utmost.co.uk](mailto:enquiries@utmost.co.uk)

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