



Products & Services



## Products & Services

At Optimal we are committed to providing our distribution partners with a comprehensive range of products and services, targeted at UK businesses.

Our focus is to provide meaningful, comprehensive and competitively priced products and services, distributed through carefully selected intermediary partners who are authorised by the FCA to give advice on group risk products & services.

### Group Life

Our Group Life cover provides employers with comprehensive, competitively priced cover which can be used either as a standalone benefit or as part of a suite of employee benefits to help attract and retain UK workforces, as well as providing a lump sum in the event of death.

We specialise in providing both Registered and Excepted Group Life covers to the SME business sector with a particular focus on workforces from 2-300 employees.

### Benefits to you

- Variable commission levels paid.
- £5,000,000 maximum sum assured per member.
- Minimum Free Cover Level of £500,000 for schemes of 3 lives upwards.

### Policy Features for your client

- Options to include Redundancy and/or Early Retirement cover at outset.
- Interest free monthly direct debit payment option.
- Cover provided can be up to a maximum of age 75 or linked to state pension age.
- Any death benefit paid is normally free of inheritance tax.
- We provide a range of Trust documentation.

All of our Group Life policies also include the following services, free of charge:

- Telephone EAP – Providing employees and their immediate family members with unlimited access to confidential telephone support service, 24 hours a day.
- Instant and unlimited access to on-line health portal.

Full details of the products and services we offer, including the scope and coverage of our telephone EAP and on-line health portal is available to view, download or print at [www.optimalprotection.co.uk](http://www.optimalprotection.co.uk).

