Why choose Whole of Life Insurance+?

Please note: This guide provides brief summaries of the cover and options available. For full details you must read the policy summary and conditions.

AVIVA

Whole of life insurance provides you with cover for the rest of your life, so your beneficiaries are guaranteed a lump sum when you die regardless of the age you live to.

It's a useful tool for estate planning as if you have an estate that exceeds the inheritance tax (IHT) nil-rate band, a whole of life policy can be used to help cover any inheritance tax bill. Whole of life insurance can also be used to leave a modest legacy.

To help ensure your policy won't be counted as part of your estate when you die, it may be beneficial that you place it under trust. This means that you can nominate who is to receive the benefit, the trustees will be able to pay your beneficiaries quickly and the money will not be taken into account when inheritance tax is calculated.

Your adviser will be able to discuss what type of trust would be appropriate for your circumstances.

How does Whole of Life Insurance+ work?

Whole of Life Insurance+ covers you for an amount of money that you select when you apply. This is called the cover amount. The policy will cover you for the whole of your life.

Our Whole of Life Insurance+ policy provides a guaranteed lump sum when you die which can be used to help cover potential inheritance tax liabilities, or to help financially protect your family.

The policy lasts for the whole of your life, so you can be safe in the knowledge that the lump sum will be paid whenever you die. Because the policy relates to your health, you'll have to answer some health and lifestyle questions when you apply.

- You can choose to cover one person or two people – a single policy or joint life policy.
- With a joint policy, you can choose for the cover amount to be paid on the first death or the second death of the two people covered.

You pay us money every month or every year – your premium. If you stop paying your premiums or cancel the policy, you won't be covered and you won't get any money back.

You can also choose to have your cover increased each year and you can pay more to include waiver of premium; covering your premiums if an illness or injury means you can't do your job.

Aviva DigiCare+

We can't predict what will happen tomorrow. But we can prepare for it today. When you take out our Whole of Life Insurance+ you get access to Aviva DigiCare+. The app puts the guidance and care you need to prevent, detect and manage common health and wellbeing problems at your fingertips, such as access to private GP appointments and a range of therapists. So, you can look forward to a healthier future, by looking after yourself today. Speak to your adviser for more details. Of course the main reason for taking out a policy with us is financial protection - you shouldn't take out a policy for Aviva DigiCare+ alone.

The app is provided by Square Health and the services are provided by Square Heath and other trusted third party providers.

This is a non-contractual benefit Aviva can change or withdraw at any time. Residency restrictions, terms and conditions apply.

Additional benefits at no extra cost

These benefits may not automatically be included as they are subject to underwriting. For more information on how and when you can use these benefits, please read your policy conditions.

Life change benefit

You can increase your cover if your circumstances change without having to answer any extra health and lifestyle questions. You can do this if you:

- Get married or go into a civil partnership
- Divorce, dissolve a civil partnership or separate
- Become a parent
- Get a bigger mortgage because you're moving, buying somewhere or improving your home, or
- Receive a gift or inheritance of cash or residential property

Separation benefit

You can split your joint policy if you need to. This means that one or both of you can take out a new single policy without having to answer any more health and lifestyle questions.

Inheritance tax benefit

You can increase your cover if there is a change to inheritance tax legislation which results in an increased IHT liability without having to answer any extra health and lifestyle questions.

Optional benefits explained

Increasing cover

Because inflation might reduce the value of your cover over time, you might want to add increasing cover, where your cover amount goes up each year. There are two kinds of increasing cover:

Fixed increasing cover – your cover amount will go up each year by a fixed percentage that you choose. Options available are either 3% or 5%.

Index-linked increasing cover – your cover amount will go up every year in line with the rate of the Retail Prices Index (RPI) increase, up to a maximum of 10%.

With both types of increasing cover, your premiums will also go up.

Waiver of premium

For an extra cost, you can add this benefit so if you can't work because you're ill or injured, we'll pay your premiums for you. We'll do this until you either go back to work, you're no longer ill or injured, you turn 71, or you die.

Making changes to your policy

We've designed Whole of Life Insurance+ with the long term in mind. If things change, you can make changes to your policy six months from the start date.

You can reduce the cover amount or remove any options.

You can also increase your cover amount. If you want to increase your cover we'll ask you to answer more health and lifestyle questions.

To make these changes, we might change your original policy or we might issue a new policy.

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