



# L&G launches Standalone Critical Illness Cover

L&G has launched its Standalone Critical Illness Cover product, giving advisers the flexibility to recommend critical illness cover on its own or alongside other protection products to suit their clients' needs.

Developed in response to adviser, customer and market insight, the new proposition recognises the growing need for flexibility within protection advice, and that clients' needs are not always best served through a traditional Life and Critical Illness policy.

In addition to L&G's existing Life and Critical Illness proposition, advisers can now recommend Critical Illness Cover as a standalone product or alongside standalone Life Cover, Income Protection and other protection solutions. This gives them greater flexibility to build personalised protection plans that reflect their clients' individual needs.

The standalone option may be particularly relevant for clients who already have life cover in place, want to address specific protection gaps, or are reviewing their cover as their needs evolve.

The product offers the same comprehensive cover available through L&G's existing Life and Critical Illness Cover products, including children's cover options and additional features including Increasing Cover, Total Permanent Disability and Waiver of Premium.

**Pippa Barber, Commercial Director of Retail Annuity and Retail Protection, L&G:** "No two clients follow the same path, so protection choices need to reflect their individual circumstances and the different risks they are managing.

"By allowing critical illness cover to be selected on its own, the standalone option gives advisers more flexibility to build holistic, personalised protection recommendations around each customer's priorities, existing arrangements and protection needs.

"This is an important addition to our protection proposition menu, reflecting our continued focus on listening to adviser feedback and helping deliver better customer outcomes."

**-ENDS-**



## Notes to editors

### About L&G

Established in 1836, L&G is one of the UK's leading financial services groups and a major global investor, with £1.2 trillion in total assets under management (as at HY26) of which c. 44% (c. £0.5 trillion) is international. We have a highly synergistic business model, which continues to drive strong returns. We are a leading player in Institutional Retirement, in Retail Retirement and Protection solutions, and in Asset Management through both public and private markets. Across the Group, we are committed to responsible investing and dedicated to serving the long-term savings and investment needs of customers and society.

### About our Retail business

L&G's Retail business is a leading provider of retirement and protection solutions. We aim to support our 12 million+ customers throughout their financial lifetimes.

We focus on helping the customers of today and tomorrow achieve better long-term outcomes. We use the latest technology to connect with them quickly, efficiently and wherever possible in highly personalised ways.

As of HY26, our workplace pension platform served 5.8 million members, with net flows of £6.2 billion (as at end July 26). Retail annuity sales were £1 billion and lifetime mortgage advances (including retirement interest only mortgages) were £128 million. Total UK protection gross premiums were £1.19bn.

## Further information

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