Lifetime Care Plan Welcome Guide

Legal & General

Thank you for choosing us to provide your Lifetime Care Plan.

We're pleased to let you know we've set up your Plan.

This document contains important information to help you get started. It should be read alongside your Plan Schedule, Key Features and Terms and Conditions. If you'd like more information please contact us using the details on the back cover.

When does my Plan start?

Your Plan Start Date is the date we received the Premium. This is shown on your Plan Schedule as the Plan Commencement Date. If you paid your Premium by cheque, this will be the date the funds cleared into our account.

When will the first Payment be received?

Your care provider will receive the first Payment approximately five working days after we've received the Premium and any required documents. For example, if we receive the Premium on the 14th of the month but don't receive all the required documents until the 19th of the month, we'll make the first Payment as soon as practically possible following the 19th. This Payment will then take up to five working days to reach your care provider's account.

When will the following Payments be received?

Your second Payment will be received by your care provider in the next calendar month on (or just before) the same date as your Plan Start Date. For example, in the previous scenario, your first payment would be made on the 19th of the month, but the second and all future Payments would be received by your care provider on or just before the 14th each calendar month thereafter. You can't choose for Payments to be made on a specific date of the month.

Why are some Payments received early?

In the previous scenario, whilst we'd expect all Payments to be received on the 14th each month, these may be received by your care provider earlier. This may be due to your Payment date falling on a weekend or a bank holiday, for example.

I've selected an escalating Payment, when will this be applied?

If you've chosen for your Payments to increase each year, the increase will be applied on the anniversary of the Plan Start Date. The first increased Payment will therefore be the 13th Payment made on the Plan.

What changes do Legal & General need to be made aware of?

You're unable to make any changes to the Plan's features once it's set up. We request that you or your legal representative inform us immediately if any of the following circumstances apply:

- You change your care provider
- Your payment needs to be split and paid to more than one provider (we can pay up to two providers)
- You no longer require the payments to be made to a care provider and subsequently need the payments made directly to you
- You now have a legal representative acting on your behalf or there's a change to your existing legal representative(s)
- You pass away

Can I cancel my Plan?

You have 30 days to change your mind from the date your Plan starts. You can't cancel your Plan once the 30 day cancellation period has expired.

If you'd like to know when your cancellation period expires, please call us and we'll confirm this for you. Please see your Key Features document for more information.

Contacting us

There are several different ways of getting in touch with us.

You can call us on

0345 766 0813

Lines are open Monday to Friday, 9am to 5pm. We may record and monitor calls. Call charges will vary. All our call centres are UK based.

You can email us at

paymentservices@landg.com

If you're contacting us by email please remember not to send any personal, financial or banking information because email isn't a secure method of communication.

You can write to us at

Legal & General Retirement,
PO Box 809, Cardiff, CF24 0YL

You can visit our website at
legalandgeneral.com/retirement

Additional support and alternative formats

Please contact us if you have any special circumstances you'd like to tell us about as we may be able to provide some additional support.

You can also request this document in Braille, large print or audio.

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