

Supporting Your Business and Your Clients

Our teams are here to support you and your clients throughout the life of their product.

London & Colonial Assurance PCC Plc ('LCA') offer:

**Flexible Pension Annuity ('FPA'),
a unit-linked lifetime annuity.**

and

**Flexible Life Annuity ('FLA'),
a unit-linked purchased life annuity.**

Both flexible annuity products are supported by highly experienced and friendly experts:

1. Our Business Development Team provides ongoing support for you and your business
2. Our life and pension technical specialists will help with all those technical questions
3. Our Customer Teams provide ongoing support for you, your clients as well as investment advisers and discretionary fund managers

1. Our solutions focussed Business Development Team can support you to:

- Understand the opportunities for flexible annuities
- Identify potential groups of clients
- Understand the opportunities that the FLA and the FPA products offer to your clients

For more information contact your dedicated Business Development Manager:

 Email sales@stmgroup.online

2. Our knowledgeable and highly experienced life and pension technical specialists can support you to:

- Understand legislative changes to the UK financial market
- Understand any future UK taxation changes
- Understand how the FLA and FPA products can be used in holistic planning

For more information contact your Business Development Manager or email our Technical Team:

 Email GibTechProductSupport@stmgroup.online

3. Our friendly and professional Customer Team can support you with:

- FLA and FPA pre-sale illustration(s)
- FLA and FPA new investments and additional investments
- Starting, stopping, and varying the amount and frequency of the annuity payments
- General administration queries

For more information:

 Email LCA@stmgroup.online

 Call 0044 (0)2036 406843 (UK)



For more information on our flexible annuity products or the dedicated support that LCA offers please email LCA@STMGroup.online or visit our website www.londoncolonial.com.

Our core values supporting your clients and your business

Our company is special because of our people. What brings us together at LCA? It's how we approach the hundreds of decisions we make every day. How we behave, our beliefs and our attitudes. In other words: our values.

Our values are important because they enable us to grow and develop both individually and as a company. They outline what we stand for and influence the way we interact, both with our clients and with one another and hold us accountable to do our best. They govern our actions and determine our success.



SHOWING CARE & RESPECT

- Putting the customer at the heart of everything we do
- Maintaining work/life balance
- Being aware of both internal and external stakeholders
- Thinking about personal development
- Creating an environment of success
- Thinking about the impact on ourselves, others, and your environment
- Acting professionally
- Being authentic and honest
- Communicating clearly



TAKING PERSONAL RESPONSIBILITY

- Being innovative
- Giving and receiving constructive feedback
- Being open
- Holding ourselves and others to account
- Remembering that no one has the monopoly on new ideas
- Questioning why
- Continually challenging the status quo
- Striving for continuous improvement



STRIVING FOR BUSINESS SUCCESS

- Considering all customers, colleagues, and stakeholders
- Taking a long term commercial view to deliver our purpose
- Being conscious of the value and costs of all decisions
- Continually striving to become more efficient



HAVING A PASSION FOR EXCELLENCE

- Going above and beyond
- Delivering above expectation
- Showing commitment and dedication to deliver our purpose
- Being dependable
- Focusing on quality, not quantity



WORKING TOGETHER

- Remembering we are stronger and better together
- Asking for help and advice when we need it
- Helping each other out
- Thinking and acting collaboratively
- Working with and through all our internal and external clients and stakeholders as we strive to deliver our organisational goals