

Group Life Assurance

For employees of:

Ede's UK Limited

HOWDEN

Excepted Group Life Assurance (EGLA)

This policy provides a benefit of 2 x Salary. Cover will be in place whilst you are an employee of Ede's UK Limited, until you reach 75. Any benefit payable would be paid to your beneficiaries in the event of your death.

Under an Excepted Group Life Assurance arrangement, any lump sum benefit payable does not count towards an individual's Lump Sum and Death Benefit Allowance (LSDBA). This is the tax-free limit for all lump sum death benefits payable under registered pension arrangements, which is set by government. Lump Sum and Death Benefits exceeding the Allowance are taxable in the hands of the beneficiary at their marginal rate of tax. The LSDBA for 2024/25 tax year is £1,073,100. There are no plans for this amount to be increased.

You will need to keep your nominated beneficiaries up to date. Please complete the attached Death Benefit Nomination Form and pass to your HR representative in a sealed envelope.

Important Notes

- Group Life Assurance benefits are usually provided free of medical evidence, however, in the event of benefits exceeding the Free Cover Limit of £1,250,000 the insurer reserves the right to restrict benefits pending medical underwriting
- Any payments under these schemes are subject to the insurer admitting the claim, and at Ede's UK Limited's discretion as the policyholder.
- The Life Assurance Scheme is administered in accordance with a formal Trust Deed and Rules.
- Should you have any complaint in connection with these schemes, please contact Howden Employee Benefits for information.

Value Added Benefits

As a member of the Group Life scheme, you have access to the following benefits.

Smart Health

Smart Health is a virtual health service which is available to you and your immediate family. This service provides unlimited, 24/7 access to the below services:

- A virtual GP
- Expert case management for a second medical opinion, provided by Best Doctors
- Mental health support
- Online health check and nutritionist consultation
- Tailored fitness Programme

To access Smart Health, follow the below steps:

- Download the Smart Health app (Available in App Store and Google Play)
- Enter your AIG Life Scheme Code **TBC**
- Complete the short ID form
- You can also visit the Smart Health website via www.aiglif-smarthealth.com

Please note - Your immediate family includes your spouse/partner and any children up to the age of 21. It is advised that children under the age of 18 be registered on your smartphone, whereas all other eligible users download the app on their device.

Bereavement Service

In the event of your death, AIG Life provide a support service for your family to help deal with their loss. This includes a helpline, counselling and residential events where your family can meet others, who are also dealing with a recent bereavement.

This is accessible by calling 0345 600 6820.

Ede's UK Limited
Death Benefit Nomination Form

This form should be returned to Human Resources in a sealed envelope.

I, _____ hereby express the wish that in the event of my death, the benefit payable under Ede's UK Limited Group Life Assurance Scheme should be paid to the following:

NAME	RELATIONSHIP	%
TOTAL		100%

I understand that this expression of wish is not a will and is not binding.

Signature: _____

Date: _____

The logo for Howden, featuring the word "HOWDEN" in a bold, blue, sans-serif font. The letters are closely spaced and have a slightly irregular, blocky appearance. The logo is positioned on the left side of the page, centered vertically, and is set against a light blue background that is part of a larger geometric design of overlapping squares and triangles in various shades of blue.

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