first actuarial

Group protection for smaller employers

Helping SMEs employ the best people with life assurance and income protection

62% of UK employers react to today's tight labour market by focusing on employee benefits, according to *Employee Benefits Trends for 2025*, produced by the Reward and Employee Benefits Association (REBA).

To help smaller firms compete, First Actuarial has teamed up with Legal & General to provide a cost-effective group protection arrangement.

Our small scheme group protection proposition covers:

- **Life assurance**
  Providing a tax-free lump sum if an employee dies
- **Income protection**
  Paying an income while employees recover from a long-term injury or illness
- **Wellbeing support**
  An impressive range of services – including a 24/7 virtual GP and employee assistance programme.

Group protection is a vital way of giving employees financial protection and peace of mind in a challenging world.

How First Actuarial helps

This Legal & General package is available directly through First Actuarial. It gives smaller employers the efficiencies of a solution designed with their needs in mind.

At the same time, it offers the flexibility you would expect from larger schemes – giving you a range of cover options to choose from. As your trusted partner, we'll help you select the right policy design for your team.

Our employee benefits specialists are here to help you understand how life assurance and income protection will benefit your employees, their dependants and your business.



Win the race for talent

Employ the best people with group protection benefits that meet the growing expectations of today's employees and job seekers.

Provide cost-effective benefits

Get Legal & General's competitive rates and an efficient quotation process for organisations with 2 to 30 employees.

Support employee wellbeing

Demonstrate a long-term commitment to wellbeing, with financial protection and wider support for employees.

How It Works

Step 1 – We'll get to know you and your business.

To understand your business and what you're trying to achieve, we'll sit down with you and listen.

Step 2 – We'll explain the small scheme arrangement.

We'll take you through the policies included, and we'll make recommendations. We can tailor provision to your employee profile and business needs.

Step 3 – We'll agree any specific requirements

Our employee benefits specialists will agree any specific cover options your organisation needs and tailor them to your policy.

Step 4 – We'll help you set up your group policy.

We'll work together to set up your policy. When a claim arises, we'll support you through the claim process. Once the claim is approved, the employee will receive the benefit from the insurer directly.

Step 5 – We'll give you ongoing support.

We'll provide all the support you need throughout the year. We can manage your annual renewals and rate reviews when they arise. And we'll continue to listen, so your policy remains fit for purpose as your business changes and grows.

Get in touch

Contact us today to discuss how we can help your organisation compete with larger employers with group protection cover.

Together, our specialists offer seven decades' experience of group protection. We also have considerable knowledge of pensions and other employee benefits

Get in touch with our employee benefit consultants:



Lee French
lee.french@firstactuarial.co.uk
Tel: 01732 207 552



Suzie Nedza
suzie.nedza@firstactuarial.co.uk
Tel: 01732 207 560



Jon Bird
jon.bird@firstactuarial.co.uk
Tel: 01256 297 770

To find out more about how we can help you with group protection policies, visit our website:

First Actuarial LLP, trading as First Employee Benefits is a limited liability partnership registered in England & Wales. Number OC348086. Registered address: Mayesbrook House Lawnswood Business Park, Redvers Close, Leeds LS16 6QY.

First Actuarial LLP is not authorised under the Financial Services and Markets Act 2000 but we are able in certain circumstances to offer a limited range of insurance and investment services to clients because we are licensed by the Institute and Faculty of Actuaries. We can provide these services if they are an incidental part of the professional services we have been engaged to provide.