

# Financial protection for you and your family

With the abundance of choice, how will you make the right decisions?

With so many different protection options available, making the right decision to protect your personal and financial situation can seem overwhelming. There is a plethora of protection solutions which could help ensure that a lump sum, or a replacement income, becomes available to you in the event that it is needed.

We can make sure that you are able to take the right decisions to deliver peace of mind for you and your family in the event of death, if you are too ill to work, require care or if you are diagnosed with a critical illness.

## Protecting your financial plan

<b>Whole-of-life</b>	Provides a guaranteed lump sum paid to your estate in the event of your premature death. To avoid inheritance tax and probate delays, policies should be set up under an appropriate trust.
<b>Level term</b>	Provides a lump sum for your beneficiaries in the event of your death over a specified term. You choose the sum insured and the policy term, which is guaranteed at the outset and remains unchanged throughout the term.
<b>Family income benefit</b>	Provides a replacement income for beneficiaries on your premature death. In the event of a claim, income can be paid monthly, quarterly or annually, and under current rules the income is tax-free.
<b>Decreasing term</b>	Provides a lump sum in the event of your premature death to cover a reducing liability for a fixed period, such as a repayment mortgage.
<b>Critical illness</b>	Provides a tax-free lump sum if you are diagnosed with suffering from one of a number of specified 'critical' illnesses during the term. Some life assurance companies offer to cover you for both death and critical illness and will pay out the guaranteed benefit on the first event to occur.
<b>Income Protection</b>	Insurance that provides a percentage of your lost income caused by an illness, accident or disability. Rates vary according to the dangers associated with your occupation, age, state of health and gender.
<b>Long-term care</b>	Insurance can be either immediate care provided when you actually need care, or pre-funded care provided in advance in case you need care in the future.



All these protection options also apply to your spouse and to those who are in civil partnerships.

**AS PART OF OUR SERVICE WE ALSO TAKE THE TIME TO UNDERSTAND OUR CLIENT'S UNIQUE NEEDS AND CIRCUMSTANCES, SO THAT WE CAN PROVIDE THEM WITH THE MOST SUITABLE PROTECTION SOLUTIONS IN THE MOST COST-EFFECTIVE WAY. IF YOU WOULD LIKE TO DISCUSS THE RANGE OF PROTECTION SERVICES WE OFFER, PLEASE CONTACT US FOR FURTHER INFORMATION.**

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