



PREPARING FOR THE UNEXPECTED



- 1 Are you mortgage, loan or debt free?
- 2 If you had to stop work through illness, could you afford to keep up repayments?
- 3 Do you have savings that would see you through?

NO
 Short-term income protection could fill the gap if you have to stop work temporarily.



- 1 What type of employment do you have – and would your employer pay your salary during a long-term absence?
- 2 Do you have a partner whose income could cover the household commitments?
- 3 Would you be able to cope on statutory sick pay?

NO
 An income protection policy can provide peace of mind.

For the confidence that you'll be able to support yourself and your loved ones no matter what happens in the years ahead, consult a professional financial adviser today.



- 1 Are you the main earner for your household?
- 2 Would your family's financial situation be a concern if you fell ill or became disabled?
- 3 Would you find peace of mind in knowing you had a financial safety net?

YES
 Explore the potential for critical illness cover to fill the gap.



- 1 Are there two earners who each make essential contributions to your household income?
- 2 Would support to get back to work, if possible, be a priority for you in the event of illness or disability?
- 3 Are you keen to cut through complexity and find a clear solution for your financial security?

YES
 Consider solutions that offer rehabilitation as part of complete cover for your household.



- 1 Are you unsure that your current critical illness or income protection cover will be effective if the unexpected happens?
- 2 Would you like help to identify the best cover for your available budget?
- 3 Would you welcome a personalised analysis to help you make an informed choice?

YES
 A thorough assessment of your individual risks will help to clarify the right choice of protection for you.