

# Life insurance looking after number one...

We often protect our car, home and pets before ourselves, sometimes assuming that life insurance is too expensive to consider.

Below are some facts about how the average UK household likes to spend their money every month...



When compared with these expenses, you may be surprised to discover that the average household only spends £13.86 per month on life insurance.

## Can you really afford to not consider protecting yourself?

Source: ONS, Family Spending 2014

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# Income Protection

the smart way to cover yourself...



In the event of long term absence from work, how long would your employer pay your full salary?

As much as we look forward to time off from work, the reality is that long term absence due to illness or injury can be very stressful. In the unlikely event that you are unable to work, the last thing you want to worry about is paying your bills and putting food on the table. This is where income protection comes in. It pays out a proportion of your salary, so you can focus on the thing that really matters: getting better.

Your employer may pay out your full salary for the first six months, although this is often less. This is the point at which you would normally have to start using up your hard-earned savings.

But with income protection insurance, you are covered. For less than you may think, you can guarantee peace of mind for you and your family until you are ready to get back to work.

Would you cope on state support, which is currently as little as £99.35 a week?

Source: GOV.UK

How long would your savings last if you were unable to pay the bills or your mortgage?



Payment Protection Insurance is optional. There are other providers of Payment Protection Insurance and other products designed to protect you against loss of income.

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# Why is Critical Illness Cover so important?



Breast, prostate, lung and bowel cancers together accounted for over half of all new cancers in the UK\*.

\*2014

Nobody likes to think about cancer, but around one in four people in the UK face poor health or disability after treatment\*. Living with an illness is stressful enough for you and your family, but worrying about the implications of not having financial cover does not bear thinking about.

50% of adult cancer patients diagnosed in England and Wales are predicted to survive 10 or more years\*\*. It is often living with the disease that really needs thinking about.

Having critical illness cover to give peace of mind and security for you and your family in the face of tragedy is now more important than ever.

\*2013 \*\*2010-2011

**78% of female breast cancer patients are now surviving over 10 years\*.**

**Cancer survival in the UK has DOUBLED in the last 40 years.**

\*2010-2011



Sources: Cancer Research UK, Macmillan Cancer Support

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