



Protecting your wealth...

for your lifestyle
and your family.

In the hustle and bustle of daily life, it's easy to overlook the importance of protecting our financial security both for now and in the future.



PROTECTING YOUR WORLD



We work hard to build a comfortable life for ourselves and our loved ones, but what happens if the unexpected happens and we become too ill to work. How can we ensure that our security today and our financial legacy remains intact for the next generation? One of the most effective ways to protect our wealth is by incorporating income protection and critical illness cover into our financial planning. These two insurance options provide a safety net during challenging times, offering financial support when we need it most. Together, these two types of insurance complement each other to offer comprehensive financial protection:

- **Income protection**

Provides a proportion of your income, approximately 60-70%, in case of illness or injury, ensuring you have a reliable source of income to sustain your lifestyle and your financial plans.

- **Critical illness cover**

Offers a tax-free lump sum payment upon diagnosis of a specified serious illness, providing a financial cushion to take a huge weight off your mind at a difficult time.

By combining income protection and critical illness cover, you can protect your wealth, protect your lifestyle and protect your financial legacy in the face of unexpected health challenges.

- **Maintaining your lifestyle**

Both income protection and critical illness cover can help you continue your lifestyle by providing financial support. Whether it's paying the mortgage, paying bills,

continuing your pension and investment contributions, these insurance options offer flexibility, security and peace of mind.

- **Preserving your savings and investments**

You won't need to dip into your savings, sell investments or reduce your pension contributions to maintain the lifestyle you're accustomed to and are planning for. With income protection in place, you'll have a reliable source of income to cover your expenses during times of illness or injury. This means you can preserve your savings for future goals and emergencies, without the worry of depleting them.

- **Protecting your legacy**

By protecting your financial stability, income protection and critical illness cover can ensure that your wealth remains intact for future generations. You can pass on your assets and provide for your loved ones without worrying about unforeseen financial setbacks.

Speak to us to secure your financial well-being for now and for generations to come

Incorporating income protection and critical illness cover into your financial planning strategy is a proactive step towards protecting your financial legacy for the future.

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