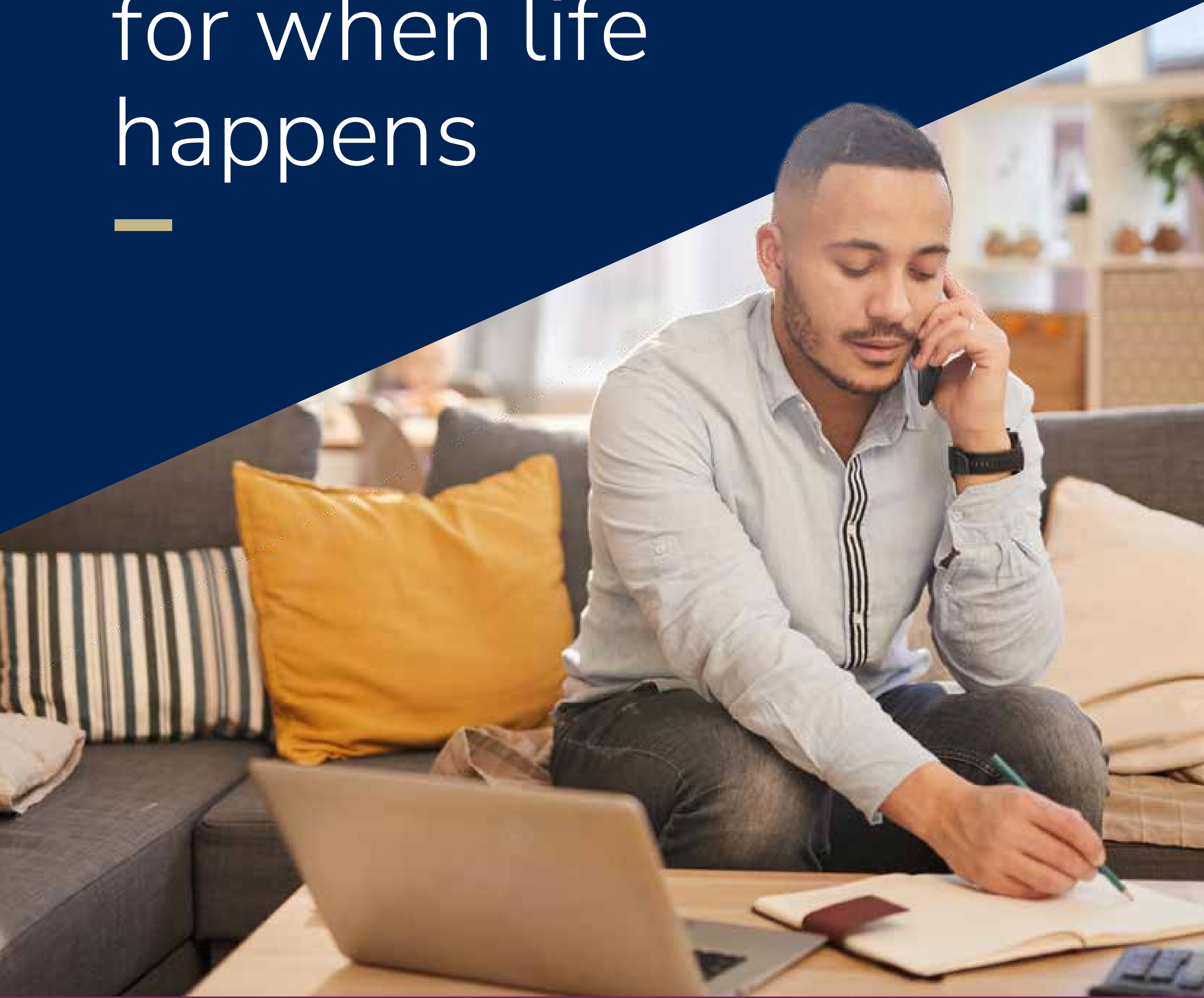
Protect yourself for when life happens



We can't quite see into the future, but we can help prepare you for what it might hold.

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There’s nothing we can do to stop life happening, for better or worse. What we do have control over is how we prepare ourselves.

Taking out financial protection is one way you can do this. It’s a safety precaution which can go a long way if something bad happens.

For example, if you fall ill and are unable to work. You may have loved ones that rely on your support or bills that need to be paid. You might at some point have long-term care costs to cover for yourself or a loved one. Knowing you’ve got a backup plan in place could mean one less thing to worry about, and possibly even a better night’s sleep.

There are a number of protection options out there, depending on who or what you want to protect and for how long. Here we break down the different types of protection our advisers can help you with.

1 Income protection

Being unable to earn is less of a worry if you know your salary is protected. Income protection is more than a simple safety net, it’s there to safeguard your family and your way of life.

If you have to take time off work – perhaps because of an accident or injury – then you’ll still receive a portion of your income. Most policies will have a waiting period between when you’re unable to work and when you can receive payments. And they also usually have a limit on the amount you can cover yourself for.

As advisers, we can help by explaining how everything works, and work with you to understand whether or not your personal circumstances warrant any specific types of cover. We’ll set everything up, helping to preserve your earning potential for when you need it the most.

2 Life cover

It’s perfectly normal to insure things like our homes and cars, so why shouldn’t we take the same precautions with our lives? Life cover provides your beneficiaries with a lump sum if you die within the term of cover, which can help towards financial obligations your loved ones might be left with.

Our advisers are here to sift through the different options available, like whether or not you might need cover for a fixed period or for your whole life, and recommend cover that suits your circumstances both now and in the future. They’ll set everything up and take care of all the details, so you don’t have to.

3 Critical illness cover

Critical illness cover pays out a tax-free lump sum if you’re diagnosed with a specified serious illness. Typically, these are life-threatening conditions such as some types of cancer, heart attack or stroke.

There’s a chance you might never need it, but it’s often better to be safe than sorry. It can be a great way of helping those closest to you financially should something happen.

Working with an expert to help you understand what expenses you may need to cover if you were to fall critically ill can offer peace of mind. By getting to know you and your situation, we can recommend how much cover you might need. This will be different for everyone, so it’s important we tailor things appropriately for you.

Our advisers get to **grips** with:

- how different types of protection work
- how long you might need your protection in place
- the best excess arrangements for your circumstances
- any policy exclusions you might need to be aware of
- how to pay for your protection
- any fine-print or specific terminology within the protection we recommend

Protecting your family, your lifestyle and your finances can offer comfort. So whatever it is you value, why not protect it?

Let's chat

If you'd like to know more about your protection options or you're thinking about cover you might need for the future, just reach out to your Sandringham advising partner and they can get the ball rolling.

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