

Dear Client

Is now the right time for protection insurance?

Life is complicated enough when you're fit, well and have a steady income coming in. No one needs the added financial, practical and emotional problems that a death or serious illness can bring.

But sometimes, without warning, these things happen.

Protection insurance can't stop death or serious illness from happening, but it can make dealing with the consequences a lot easier.

What are the options?

Life cover would provide for your family if you were to die or become terminally ill. Critical illness cover could give you a lump sum if you were diagnosed with a serious illness like cancer, a heart attack, or a stroke.

Is it expensive?

Not necessarily. The younger you are the cheaper it will be. Just £10 a month could buy just under £195,000 of life cover.¹

Or £10 a month could give you just over £40,000 of critical illness cover.² Even that amount would help you and your family by covering your mortgage and loan repayments and everyday bills and expenses.

Many of us already insure our homes, our pets and even our fridge freezers and mobile phones – so why not insure ourselves?

Is it really worth the risk?

In today's uncertain economic climate, it makes even more sense to have some financial back-up in case things go wrong. And even a small amount of protection is better than having none at all. It would give you peace of mind that if the unexpected did happen, you'd be prepared for it.

Is it time to review your current plan?

Perhaps you already have protection in place, but does it offer real value? Some protection plans now offer more than just the financial payout.

Bright Grey, a specialist protection business within the Royal London Group, offers practical and emotional support through its Helping Hand service at no extra cost. This includes access to a qualified nurse adviser for you and your family as soon as your plan starts.

I'll give you a call in the coming week to explain a bit more about how protection insurance can help to protect you and your family.

Yours

Sources:

1 Male, 27 next birthday, non-smoker. Life Cover, 25-year term, lump sum of £194,977, on guaranteed rates, payment £10.00 a month including plan charge of £2.60.

2 Male, 27 next birthday, non-smoker. Critical Illness Cover, 25-year term, lump sum of £40,859 on reviewable rates, payment £10.00 a month, including plan charge of £2.60. Both Bright Grey, April 2010.