

Protection might cost less than you think.

A woman with blonde hair, wearing a beige cardigan and a patterned scarf, is smiling and pouring red wine from a bottle into three glasses. She is in a kitchen setting. In the foreground, a person's hands are visible, one holding a blue bowl of snacks. A pink speech bubble is overlaid on the image, containing the text 'Protection? I can't afford it, life costs enough'.

Protection?
I can't afford it,
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enough

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Actually, for a little more than the price of the occasional treat, you can.

Have you ever wondered how much you spend on the 'little things' each month? Things like magazines, lattes, snacks and takeaways?

It's amazing how those little extras bought without thinking soon mount up. Two lattes a week for example might only cost £5, but that adds up to £20 a month or £240 a year.

And yet for £20 a month you could also buy around £50,000 of Life or Critical Illness Cover. Surely it's worth swapping a couple of lattes for financial peace of mind?

To find out how much you're spending on life's little luxuries, go to www.brightgrey.com and try their lifestyle calculator. It adds up how much you really spend each month on little treats. But if you can't get online, you could make a note of those coffees and magazines on the table opposite – you might be surprised at how much they add up to!

A latte twice a week



Two cinema tickets a month



A chinese takeaway for two each month



A couple of bottles of wine each week



Let's see how the luxuries add up each month

Treat	Times a month	Cost £	Total £
Coffee or tea	<input type="text"/>	<input type="text"/>	<input type="text"/>
Snacks	<input type="text"/>	<input type="text"/>	<input type="text"/>
Soft drinks	<input type="text"/>	<input type="text"/>	<input type="text"/>
Magazines	<input type="text"/>	<input type="text"/>	<input type="text"/>
Takeaway meals	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bottles of wine	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pints of beer or lager	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cigarettes	<input type="text"/>	<input type="text"/>	<input type="text"/>
Taxis	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total	£ <input type="text"/>		

Did that add up to more than you expected?

We're not suggesting that you give up that morning latte, but we hope we've shown you that it might not be as difficult to afford protection as you first thought.

Source:
Based on male, 30 next birthday, female, 27 next birthday, both non-smokers. 20-year term on guaranteed rates, including £2.60 plan charge, Bright Grey, April 2009.