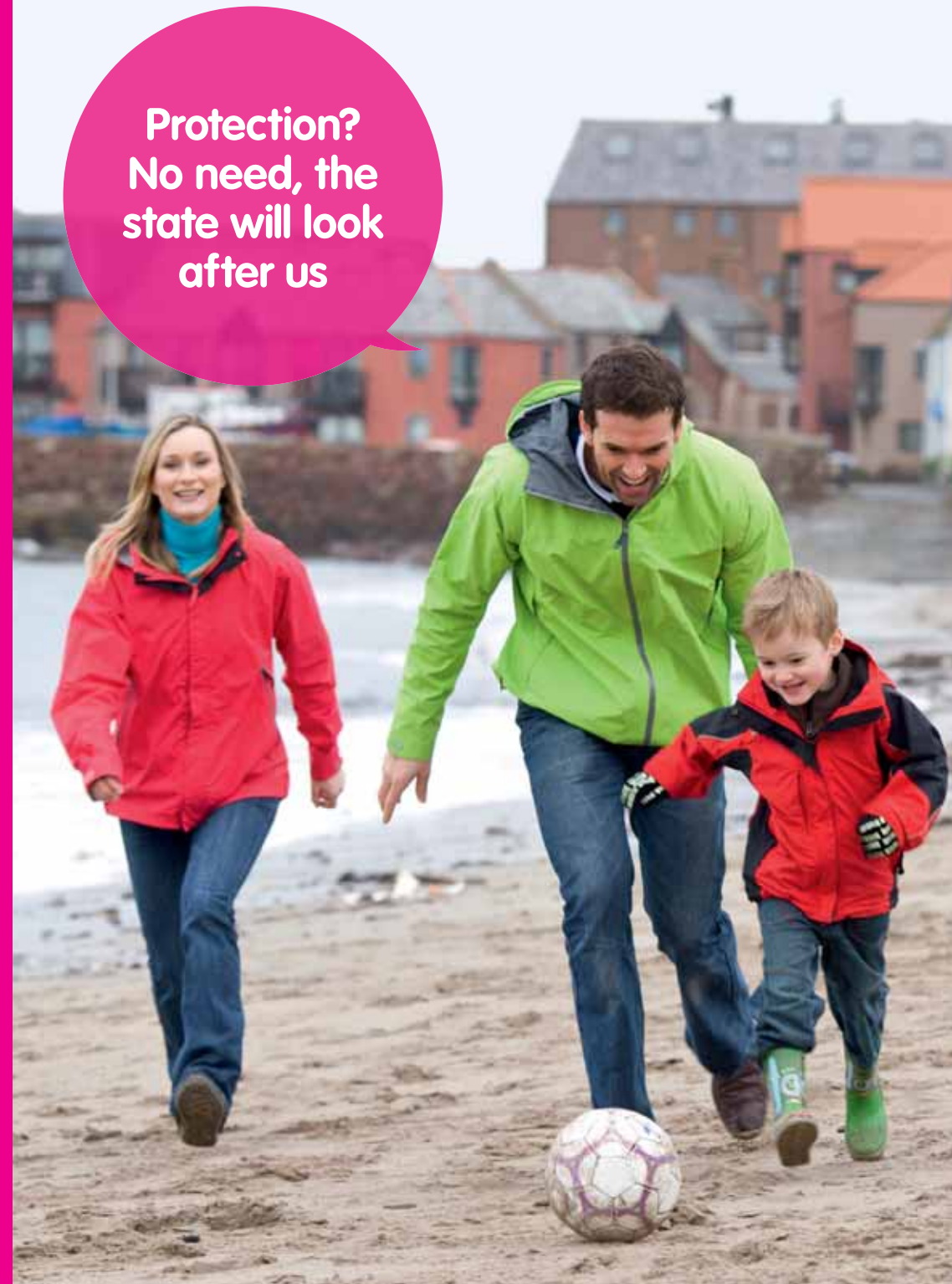


Once you're covered, you can carry on enjoying life.

Protection?
No need, the state will look after us



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The state will help, but could you survive on £79.15 a week?

Many people think they could rely on money from their employer, their family or the state if they couldn't work because of serious illness.

But recovering from an illness can take a long time. How long would this money last?

Sick pay from your employer could help, but might only last a few weeks. The state provides Statutory Sick Pay and Employment and Support Allowance, but is this enough?

Have a think about how much your monthly outgoings come to and then see how much the state would give you. You might find there is quite a shortfall. How would you bridge the gap?

It can be difficult enough recovering from an illness without worrying about money too.

So isn't it time you thought about buying a protection plan?

You can find out what other benefits you could receive at www.entitledto.co.uk



£9,161

The average household debt in the UK (excluding mortgages)¹

The state may help a little...

What you could have coming in each week

Statutory Sick Pay, from 1-28 weeks **£79.15²**

OR
Employment and Support Allowance (assessment phase) from 1-13 weeks **up to £64.30**

OR
Employment and Support Allowance (main phase – work-related activity group) from week 14 **up to £89.80**

OR
Employment and Support Allowance (main phase – support group) from week 14 **up to £95.15**

Which one would you be entitled to? **£**

Multiply by 4 for a monthly figure **£**

...but it won't go far

What you'll have going out each month

Mortgage **£**

Council tax **£**

Gas and electric **£**

Telephone/broadband **£**

Satellite TV **£**

Building and contents insurance **£**

Food **£**

Car costs **£**

Loan repayments **£**

Total outgoings **£**

Shortfall £

How would you make up the shortfall? Speak to an adviser to find out.

Sources:

¹ www.creditaction.org.uk, November 2009.

² www.direct.gov.uk, November 2009.