

Protect your debt for a little bit extra.



279
the average number
of plastic card
purchases made in the
UK every second¹

Did you know that there are more credit cards in the UK than people?¹

Many of us don't think twice about relying on our flexible friends to pay our way, or taking out loans, or running into our overdrafts. In fact the average household debt in the UK, excluding mortgages, is currently at **£8,076**.¹

But how would you cover your debts if you became ill and couldn't work?

Many of us would struggle. So why not insure your debts as well as your mortgage? It might cost less than a couple of pounds a month.²

Example for a Life or Critical Illness Cover plan

£150,000 of cover **£20.99**

£8,076 of cover **£1.58**

Total **£22.57**

Amount of extra debt covered **£8,076**

In the above example we've assumed your debts amount to the UK average of £8,076.

For an extra £1.58 a month you'd have valuable peace of mind that both your mortgage and your debts would be covered if the worst happened.

Sources:

¹ www.creditaction.co.uk, July 2011.

² Male 27 next birthday, non-smoker, Life or Critical Illness Cover £150,000, 25-year decreasing term, with mortgage repayment guarantee, including £2.60 plan charge. An additional £8,076 on a 25-year level term, both on guaranteed rates. Bright Grey, July 2011.



Talk to your adviser about adding a little extra cover to your protection plan.

Protecting your debt. Protecting your peace of mind.

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