

57p a month to protect your debt?

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

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

But have you thought about how you would cope with any extra debts if one of you died?

Many of us would struggle. So why not insure your debts as well as your mortgage? It could cost as little as 57p a month.²

Example

£150,000 Life Cover	£10.42
£158,076 Life Cover	£10.99
Difference each month	57p
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 few pence a month you'd have valuable peace of mind that both your mortgage and your debts would be covered if the worst happened.

1 in 3

households couldn't cope financially if they lost their main income.¹



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

Sources:

- 1 www.creditaction.co.uk, July 2011.
- 2 Male 30 next birthday. Female 25 next birthday, both non-smokers, joint life £150,000, 25-year decreasing term, 10% interest rate. An additional £8,076 Life Cover, 25-year term with £2.60 plan charge, Bright Grey, July 2011.

Protecting your peace of mind. Protecting your debt.

Bright Grey
2 Queen Street
Edinburgh
EH2 1BG

📞 0845 6094 500 | ✉️ help@brightgrey.com | 🌐 www.brightgrey.com

A part of

**ROYAL
LONDON**
FINANCIAL SENSE

Bright Grey. More financial sense from Royal London.

We are backed by the financial strength and stability that comes from being part of the Royal London Group, the UK's largest mutual life and pensions company.

Bright Grey is a division of the Royal London Group which consists of The Royal London Mutual Insurance Society Ltd and its subsidiaries. The Royal London Mutual Insurance Society Ltd provides life and pension products, is a member of the Association of British Insurers, is authorised and regulated by the Financial Services Authority No.117672 and is registered in England and Wales No.99064. The registered office is 55 Gracechurch Street, London, EC3V 0RL. Bright Grey is a member of IFA Promotion Ltd.

PC1592C.0911