

Would you spend £10 a month to protect your maintenance payments?

Having protection in place to cover the mortgage is a great idea. But is it enough?

If you've arranged to make child maintenance payments after a divorce, it might be worth thinking about protecting them too in case something happens to you and these payments stop.

For as little as £10.37 a month you could add some family income benefit to your protection plan to cover your maintenance payments, which would mean your children would be cared for financially if you died or became critically ill.

Let's imagine you have 2 children, Harry aged 4 and Lucy aged 8, and that you currently pay £350 maintenance a month for each until they reach 18. Your adviser can tailor a protection plan for you so that the extra protection covers each of your children separately until they reach 18.

Example

Cover to protect Harry for 14 years £4.68

Cover to protect Lucy for 10 years £3.09

Plan charge £2.60

Each month £10.37

So if you think that £10.37 a month is a small price to pay to protect your children, then why not chat to your adviser to find out more about adding some extra cover to your plan?



£10.37 a month could protect your children's future



Talk to your adviser to make sure you have a protection plan that's right for you.

Source:

Male 30 next birthday, non-smoker, £4,200 Life or Critical Illness Cover for Harry and £4,200 for Lucy on reviewable rates. Bright Grey, July 2011.

Protecting your children's future. Protecting you.

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PC1594C.0911