

A row of three-story brick and white houses with a 'FOR SALE' sign in the foreground. The houses have dark brown roofs and white window frames. The sign is red and white. The sky is blue with some clouds.

Protect the
value of your
buy-to-let
investment

FOR SALE

bright grey[®]

Protection. We make it personal

Why not protect the 'value' of your properties as well as the bricks and mortar?

With the housing boom now a distant memory, you'll know that the value of your property portfolio is no longer such a safe bet.

This means if you're relying on it to provide for your family if you die or become ill, you can't be sure how much they'd receive.

We know it's not a nice topic to think about, especially when we're feeling fit and healthy, but sadly, no one knows when death or illness might happen.

What would happen if you became seriously ill and you or the family weren't able to look after the properties? You may need to sell them but you may not get anything like what you think they're worth. How would you cope with the loss of income? Would you and your family be able to continue to live in the family home? Or would you need to rush back to work to help make ends meet instead of taking time to recuperate?

And what would happen if you died? Would your loved ones have the expertise needed to manage the properties they'd inherited to maintain the full value of the portfolio? Having to arrange a sale or appoint someone to manage the business could be considerably stressful for them at an already difficult time.

500,000

households were in
negative equity
last year according to
the Bank of England

Source: City am, 13 December 2010

A little protection can go a long way

Protecting the 'value' of your properties by taking out some family income benefit with Bright Grey could provide a cost-effective solution.

Even just a little extra cover would give you and your loved ones a regular income that would buy them time so that they could make decisions about the properties when they need to.

This extra income could even give your family the financial freedom to, for example, employ a property manager to maintain the portfolio until it was the right time to sell.

This kind of protection might not cost as much as you think. Let's say you needed £3,500 Life or Critical Illness Cover to cover management costs. With Bright Grey you could protect the value of your property portfolio for as little as £11.69 a month, as you can see in the table opposite.

Term of cover

Cost of Life or Critical Illness Cover to cover £3,500 management costs

30 years

£17.97

25 years

£14.62

20 years

£11.69

All property investments are long term – decisions about selling ideally shouldn't be rushed. A little bit of the right protection can help you and your family make the right decisions at the right time.

Why not speak to your adviser for more information?



Source:

Male, 35 next birthday, non-smoker. £3,500 Life or Critical Illness Cover over 20, 25 and 30-year terms, level income on reviewable rates, includes £2.60 plan charge. Bright Grey, June 2011.

Protecting your peace of mind. Protecting your debt.

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Bright Grey. More financial sense from Royal London.

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