



Financial Planning:

We can advise on a **wide range of protection policies** which include the following types of situations:

Miss A is concerned as to how she would continue to cover her mortgage repayments and other outgoings in the event of a serious illness or a long term disability. **We can provide quotations for the main types of health insurance** and explain the differences between them and which type(s) we consider more suitable for her situation.

Mr B is married with two young children and realises that in the event of his early death, his wife would struggle to make ends meet. **We can set up a monthly income for her in this eventuality until the children are through university**, for a competitively priced premium.

Mr and Mrs C have a nice home, a holiday apartment and a large number of investments. They have realised there will be a large inheritance tax bill for their children when they are both deceased. They feel they are too young to start passing on assets to their children. **We can set up a policy on their joint lives** to pay out when both parties are deceased. This will keep the premiums manageable and enable the children to pay the inheritance tax.

Mr D is the managing director of a small production company with 6 employees. One of his fellow directors brings in most of the business through his personal contacts and there would be serious implications for the young company through loss or death of this person. **We can arrange a key person insurance policy** to protect the company in the event of loss or death.

Miss E is a director of a large charity and wishes to set up some form of life assurance cover for all permanent employees paid for by the charity. A competitive cost will be a big issue for her. **We can investigate the most competitive group life arrangement** for her employees and negotiate attractive terms.

Mr F purchased a large amount of life assurance cover about four years ago. He did this directly with a household name company and is a bit concerned that he might now be paying too much. **We can aim to obtain comparative quotations from a wide range of insurers** that can hopefully save him money or provide an increased level of cover for the same premiums.