



PROTECTING YOURSELF & YOUR FAMILY IN 2018

Getting the correct protection means security for your family, and peace of mind for you. By understanding the types of insurance available you can arrange the cover you and your loved ones need.

Life cover

Life assurance provides a cash lump sum in the event of death. This could pay off a mortgage, help your family stay in their home, or provide additional funds to provide an income.

Many opt for term insurance which ceases at an agreed age, however if the cover is to be there when needed and with improved life expectancy a whole of life policy might be a better answer. It provides for those we leave behind and could help in retaining more of your wealth.

Protection for your health

Many families are better prepared for death than a breakdown in health, which must logically be more common.

Critical illness cover is a form of insurance that pays a tax-free lump sum if you are diagnosed

with a specified illness or medical condition. It can be part of a wider financial protection policy that includes life assurance, or standalone.

Protecting your income

Life insurance can provide peace of mind, but premature death is not the only threat to consider. Accident and illness could make it impossible for you to work. Income Protection is designed to ensure you will continue to receive an income. Short-Term Income Protection policies will usually pay out for one or two years. These can provide payments to deal with specific debts or replace income until you are able to work again.

Long-Term Income Protection provides longer term cover. It may provide a regular income if you are unable to work due to illness or disability until you are well enough to return to work, retirement or until the end of the term.

What do I need to do now?

Getting the cover you and your family really need, and the peace of mind you want can be easier with expert help. If you would like advice on your protection requirements, please contact me today.



PROTECTING YOUR FAMILY
& YOUR LIFESTYLE



PROTECTING YOUR BUSINESS
& YOUR EMPLOYEES



PLANNING YOUR ESTATE



BUYING YOUR HOME



SAVING FOR THE FUTURE



PLANNING YOUR RETIREMENT
& MAINTAINING YOUR
RETIREMENT



INVESTING YOUR WEALTH

Investments can fall as well as rise and you may get back less than you invested.



FOR A FREE INITIAL CONSULTATION CONTACT

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