

Protecting your loved ones

FOCUSING
ON FAMILY
PROTECTION



We all want to keep our family safe, but how do you help make sure that their finances are secure if you were to become ill or die?



So who are your family?

Your husband? How would he manage the children and his career? How would he cope emotionally without time to grieve and financially without your support?

Your wife? How would she manage the finances without your salary? Would she need to go back to work or extend her current hours? Where would she get the time she needs to grieve?

Your partner? How would they manage the day to day expenses of maintaining a household?

Your children? Who would help them grow and teach them how to be young adults? Who would provide the money for college, for laptops, for sporting equipment? Would your partner be able to provide them with the lifestyle they are used to?

Your mum? How would she manage in her old age? Who would drive her to the supermarket and help to financially support her?

Your dad? How would he manage if he were to suffer an age-related illness? Who would help to support him financially?

You may not be able to provide the emotional support, but with the right cover you could still provide financially for your family.

What is family protection?

Family protection is a simple way to help financially protect you and your family.

If you have an accident, become critically ill or die, our range of protection products could pay out a lump sum or ongoing monthly benefit (depending on the plan chosen).

This money could go towards your everyday bills and expenses, such as utility bills, mobile phone bills, travel costs, food and clothing.

Why is family protection important?

Many people understand insurance is an important part of their finances, however many people can forget that the most important part of their finances is themselves, their ability to bring in an income, or manage the household.

You may have mortgage protection, but have you considered your everyday bills, food, clothing, transport – family protection can provide you with the money to help pay for these things if you have an accident, become ill, critically ill or die.

Your family relies on you – and it is your responsibility to ensure they would be financially protected if the worse were to happen.

How do you get family protection?

Your financial adviser will be able to advise you on what products are most suitable to your needs, and your financial adviser will be able to walk you through the application process.

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