

# Protection



***No insurance policy can adequately compensate for the loss a loved one...***

***...It can help with future financial security or long-term support for care and treatment.***

We all need some form of financial protection because we never know what tomorrow will bring. A sudden death, serious accident or critical illness can devastate even the wealthiest family. With so many companies offering so many types of policy, which form of protection is right for you?

***Our expert Independent Financial Advisors will help you determine which is best for you.***



- ✓ Life Assurance
- ✓ Critical/Serious Illness Protection
- ✓ Permanent Health Insurance
- ✓ Mortgage Protection
- ✓ Income Protection
- ✓ Long Term Care Products
- ✓ Inheritance Tax Planning
- ✓ Corporate Protection

A good Protection plan is the key to a healthy financial future - no matter what life throws at us. **Core Financial Services** will assess your needs and source policies from the whole marketplace for the best tailored solution.

***Ensure that you, the people you care about and your assets are protected.***

***To find out more or for impartial advice - call Core Financial Services on 0844 875 577***

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## **Life Assurance**

In return for a regular premium or one-off payment, **Life Assurance** policies pay out a lump sum or an income on the death of the person named in the policy.

## **Term Assurance**

Ideal if you want protection for a fixed period or for a specific purpose. For example, while your children are growing up or to cover a mortgage.

## **Whole of Life**

To safeguard your family with a higher level of protection, you can opt for **Whole of Life** cover. Some whole of life policies are more flexible than others and can build up a cash value.

## **Regular Savings Policies**

More commonly known as **Endowment Policies**, these pay out an assured sum on death or a tax free lump sum if you are still alive after the final premium.

## **Critical Illness Cover**

With this form of “living cover” you’ll receive an agreed sum either on death or when specified medical conditions, for example heart attack, stroke or cancer are diagnosed.

## **Disability and Serious Illness Protection**

Unless you have an employer’s protection scheme you could become dependent upon state benefits if you become disabled or suffer a serious illness. Will this provide the income you and your family needs?

Your income needs can best be met through **Permanent Health Insurance**. Inflation proofing, usually in the form of increases at a predetermined level, can be included. Income replacement will continue to be provided until an agreed termination date, typically set to coincide with retirement age.

## **Medical Insurance Cover**

This gives you access to excellent medical treatment at the time of your choice. This can be particularly valuable for conditions that are not serious enough to be immediately life-threatening, but can be painful and debilitating. If you do need to be treated in hospital wouldn’t you welcome having your own private room? **Private Medical Insurance** offers so much more flexibility and comfort than being treated on the NHS.

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