

## Draft e-mail: Protection

**Subject:** Is your family fully protected?

Nobody likes to think about their own mortality too much, but the potential impact on a family of the principal breadwinner dying – or being too ill to work for any sustained period of time – is just too awful to contemplate.

It's not just you who die that your family can suffer. If you are ill, Statutory Sick Pay is only £63.25 a week and then only for up to 28 weeks, providing that you are an employed person. Your employer might make this up to a higher level, if you are lucky. After that, it's down to charitable benefits, which can be less.

And yet, today, it is possible to arrange life insurance that provides a lump sum not just in the event of death, but also on diagnosis of a wide range of major illnesses. What's more there are other plans that provide an income for you and your family if you are ill for a long time.

How much should you be insured for? This will depend on your circumstances, which is why it's important to get professional advice. But most people will recommend that you have life insurance of at least ten times your yearly income. So if you are on national average earnings, you need life cover of at least £200,000. And you can get a special term life insurance policy for 2/3<sup>rd</sup> of your income.

If you would like further information, please visit our [Website](#), or [e-mail](#) us.



**Don't let your incapacity damage your family's financial well-being.**