

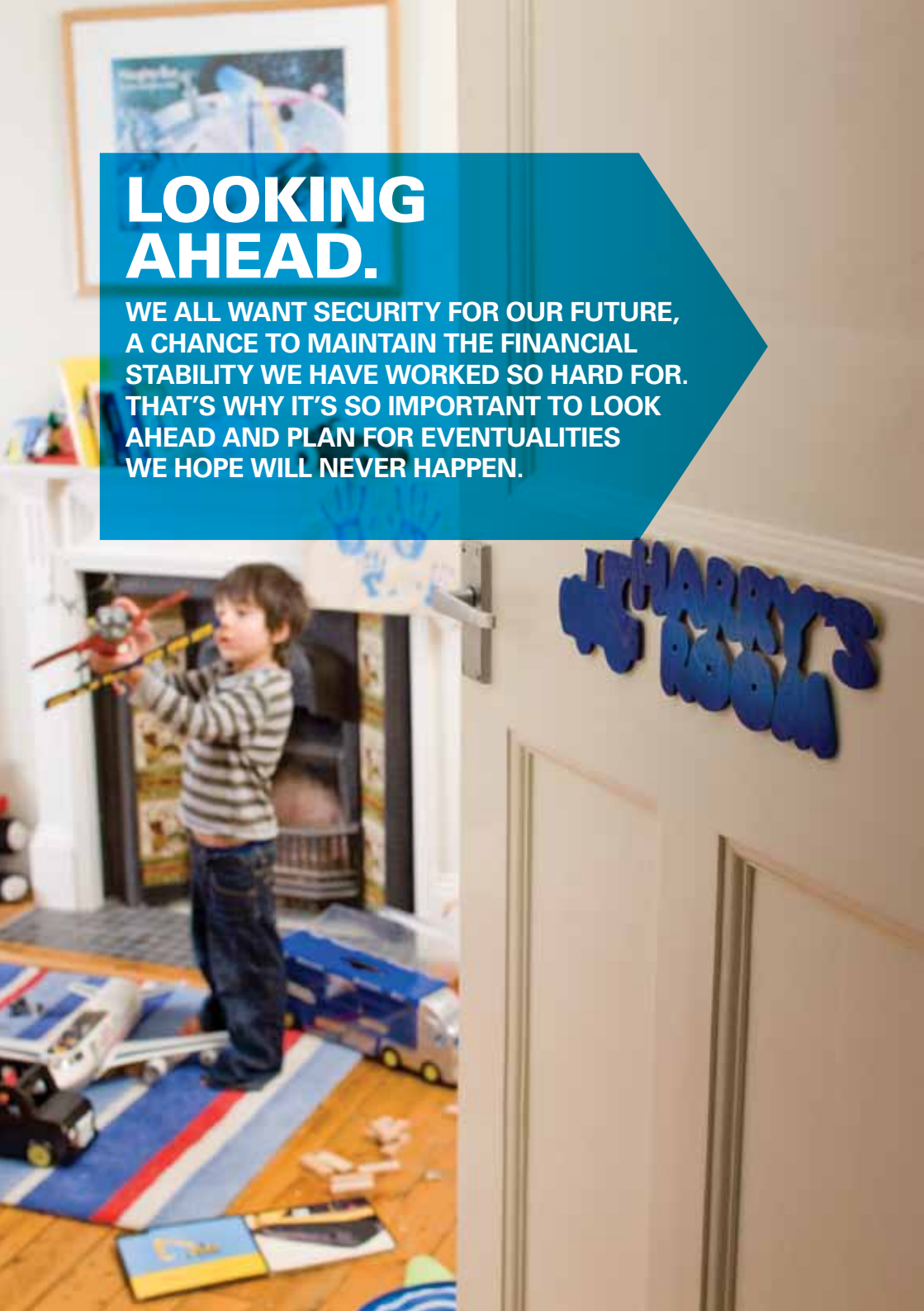
# PROTECTING WHAT'S PERSONAL TO YOU.

Protection is as much about safeguarding your lifestyle as it is the roof over your head. Have you thought about what you'd have to sacrifice if you were to lose an income? We can help protect you through life's difficult times and can personalise our products to help suit your individual needs.



# LOOKING AHEAD.

WE ALL WANT SECURITY FOR OUR FUTURE,  
A CHANCE TO MAINTAIN THE FINANCIAL  
STABILITY WE HAVE WORKED SO HARD FOR.  
THAT'S WHY IT'S SO IMPORTANT TO LOOK  
AHEAD AND PLAN FOR EVENTUALITIES  
WE HOPE WILL NEVER HAPPEN.



Many people may have protection cover in place to help protect a mortgage or a loan. But the mortgage isn't usually the only payment we need to make each month. What about helping to cover everyday bills and expenses? Utility bills, food shopping, travel costs, childcare...the list could go on.

Take a moment to consider all the other things you pay for on a monthly basis, and do so without really thinking about it.

If you were unable to work, and were not receiving the income you're used to – how would you continue to pay for these things? How would your life change?

## IT'S NOT A PLEASANT THOUGHT, BUT...

- What financial support do you have in place if you had to stop working due to an illness?
- How would one partner cope financially with the death or critical illness of the other?
- Could you continue to maintain your current lifestyle?
- Could you continue to raise your family in the lifestyle they are accustomed to?

Our protection products can help provide financial peace of mind when it's needed most. They are designed to provide a cash lump sum or monthly benefit. They are payable, for example, if you die or are diagnosed with a specified critical illness during the policy term and are eligible to claim. Depending on the products chosen, they could help you to:

- Maintain your standard of living
- Take sufficient recovery time off work
- Pay your monthly bills and meet your daily living costs
- Pay off your debts
- Afford to stay in your family home rather than having to downsize.

## HOW MUCH WILL IT COST ME?

Premiums are based on:

- Your age
- Gender
- Other factors such as health and whether you smoke.

Usually, the younger you are the less you'll pay.

## AS AN EXAMPLE:

Premiums start from as little as £10 a month over 15 years, a non smoking female, aged 40 next birthday, could have £145,454 of life cover or, Family and Personal Income Plan with £1,600 monthly benefit or, £21,489 of Life and Critical Illness Cover (Quote date 03/03/2011). Your actual premium will depend on your individual circumstances.

## WHO NEEDS COVER?

It is also important to remember that it's not just the main bread winner that you may need to consider when working out the right amount of cover. What about the work a full time houseperson does – who would take over their responsibilities if they fell ill?

In 2011 we conducted some research into the amount of time spent on domestic tasks by women and men in the home. The value of domestic work undertaken by women is £30,032 a year and for men it's £21,306 a year.

## WHAT CAN I DO TO GET COVERED

By considering your existing finances and reviewing your requirements now with your financial adviser you could help protect yours, and your family's future. **As with all protection policies, limitations and exclusions will apply. For example, there is no cash-in value at anytime.**

### YOUR ADVISER CAN:

- Help to fully identify your protection needs and recommend how to address them.
- Answer any questions and concerns you may have.
- Review your requirements on a regular basis in line with your changing commitments and lifestyle.



**IT REALLY IS WORTHWHILE THINKING ABOUT EXTRA PROTECTION FOR YOUR PARTNER AND YOUR FAMILY OVER AND ABOVE YOUR MORTGAGE.**

# HELP PROTECT YOUR LIFESTYLE.

## DECIDING HOW MUCH COVER YOU MAY NEED

It's worth spending some time working out how much cover you'll need. Taking into account any debts, essential bills and provision for any children you have. You might be surprised by just how much you may need to help protect your partner or family.

### WORK OUT WHAT YOUR CURRENT MONTHLY EXPENSES ARE:

HOME	LIVING	DEBT	TRAVEL
Mortgage/Rent £	Food £	Loans £	Car/Transport expenses £
Council tax £	Clothing £	Credit cards £	Other £
Utility bills £	Social £	Other £	<b>TOTAL</b> £
Telephone/Mobile £	Childcare £	<b>TOTAL</b> £	
Other insurances (mobile phone, car, pet) £	Savings £		
TV/Broadband £	Other £		
Day-to-day expenses £	<b>TOTAL</b> £		
Other £			
<b>TOTAL</b> £			

1	ENTER YOUR MONTHLY NET INCOME	£
2	ENTER YOUR TOTAL MONTHLY EXPENSES	£
1 – 2	DISPOSABLE INCOME	£

## IF YOUR PARTNER DIED, WHAT WOULD YOUR MONTHLY RESPONSIBILITIES BE?

SCENARIO 1 No cover at all in place	SCENARIO 2 Only have mortgage protection cover in place	SCENARIO 3 If you protect your family's finances																																												
<p><b>YOUR RESPONSIBILITY</b></p> <table border="0"> <tr><td>Mortgage/Rent</td><td>£650</td></tr> <tr><td>Council tax</td><td>£110</td></tr> <tr><td>Utilities</td><td>£90</td></tr> <tr><td>Food</td><td>£350</td></tr> <tr><td>Transport</td><td>£100</td></tr> <tr><td>Child care</td><td>£550</td></tr> <tr><td>Day to day</td><td>£300</td></tr> <tr><td>Loans/Credit cards</td><td>£30</td></tr> <tr><td>TV/Broadband/ Telephone/Mobile</td><td>£60</td></tr> <tr><td>Insurances</td><td>£60</td></tr> <tr><td><b>TOTAL</b></td><td><b>£2,300</b></td></tr> </table> <p><b>LEGAL &amp; GENERAL'S RESPONSIBILITY: NIL</b></p>	Mortgage/Rent	£650	Council tax	£110	Utilities	£90	Food	£350	Transport	£100	Child care	£550	Day to day	£300	Loans/Credit cards	£30	TV/Broadband/ Telephone/Mobile	£60	Insurances	£60	<b>TOTAL</b>	<b>£2,300</b>	<p><b>YOUR RESPONSIBILITY</b></p> <table border="0"> <tr><td>Mortgage/Rent</td><td>£650</td></tr> <tr><td>Council tax</td><td>£110</td></tr> <tr><td>Utilities</td><td>£90</td></tr> <tr><td>Food</td><td>£350</td></tr> <tr><td>Transport</td><td>£100</td></tr> <tr><td>Child care</td><td>£550</td></tr> <tr><td>Day to day</td><td>£300</td></tr> <tr><td>Loans/Credit cards</td><td>£30</td></tr> <tr><td>TV/Broadband/ Telephone/Mobile</td><td>£60</td></tr> <tr><td>Insurances</td><td>£60</td></tr> <tr><td><b>TOTAL</b></td><td><b>£1,650</b></td></tr> </table> <p>Your mortgage protection pays off your remaining mortgage amount (for example £650) but could you afford to pay the existing bills and expenses and continue living in your home?</p> <p><b>LEGAL &amp; GENERAL'S RESPONSIBILITY: NIL</b></p>	Mortgage/Rent	£650	Council tax	£110	Utilities	£90	Food	£350	Transport	£100	Child care	£550	Day to day	£300	Loans/Credit cards	£30	TV/Broadband/ Telephone/Mobile	£60	Insurances	£60	<b>TOTAL</b>	<b>£1,650</b>	<p><b>YOUR RESPONSIBILITY</b></p> <p><b>£15.99</b> a month* for the chosen term</p> <p><b>LEGAL &amp; GENERAL'S RESPONSIBILITY:</b> TO PROVIDE A MONTHLY BENEFIT, WHICH IN THIS EXAMPLE WOULD PAY OUT £2,300 A MONTH.</p> <p>*£15.99 a month is based on a healthy female 35 years old next birthday, non smoker with £2,300 per month life assurance Family and Personal Income Plan (FPIP) life only for 25 years with optional waiver of premium benefit (quote date: 02/03/11). Your actual premium will depend on your individual circumstances.</p>
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**THIS IS JUST A GUIDE, IF YOU FEEL THAT YOU COULD BENEFIT FROM TALKING THROUGH YOUR PROTECTION COVER NEEDS, THEN PLEASE SPEAK TO YOUR FINANCIAL ADVISER.**



# WE ALL NEED PROTECTION

HERE ARE THREE REASONS WHY YOU SHOULD CONSIDER PERSONAL PROTECTION FOR YOU AND YOUR FAMILY:

## 1

### PROTECT YOUR HOME: MORTGAGE PROTECTION

Your mortgage is probably your biggest single expenditure. If you haven't got protection insurance already to help protect your mortgage consider discussing this need with your financial adviser now. In the event of death or diagnosis of a critical illness, mortgage protection could enable you to pay off some or all of your mortgage.

#### Products available (choice between level or decreasing cover):

- Mortgage Term Assurance
- Mortgage Critical Illness Cover
- Mortgage Decreasing Term Assurance
- Mortgage Decreasing Critical Illness Cover

#### Additional features:

- Choice of **interest rates** available on decreasing cover.
- **SmoothMove**, provided by Inter Partner Assistance is a 24 hour moving day rescue service if the policyholder is moving house. This also provides emergency assistance for up to three months after the moving date for domestic emergency repair and legal advice.
- Free **life cover** is provided automatically at no extra charge between exchange of contracts and completion (or conclusion of missives in Scotland) on all our mortgage related plans. This cover provides vital protection for your dependants if the life assured dies before completion on a property purchase and before their mortgage protection plan starts.

## 2 PROTECT YOUR FAMILY: FAMILY PROTECTION

Help provide financial security and added peace of mind for you and your family. You can choose cover to pay either a regular benefit or lump sum, which can then be used to help cover monthly expenses, if you died or are diagnosed with a terminal illness (or a critical illness if this option is chosen) during the term of the policy.

### Products available:

- Family and Personal Income Plans
- Critical Illness Cover
- Term Assurance

### Additional benefits:

- **Accidental death benefit and Guaranteed Insurability Option** are included automatically on all term assurance applications.
- If Critical Illness Cover is chosen, **Children Critical Illness Cover** is also included.
- **Indexation** is optional on some of these products and allows you to keep your cover in line with inflation.

## 3 PROTECT YOU: INCOME PROTECTION

Help protect your income in case at some point in the future an illness or injury prevents you from working, resulting in loss of earnings. This monthly benefit can be used in any way you wish such as towards **income replacement, mortgage payments, monthly expenses, medical care, maintaining your lifestyle** and much more.

### Product available:

- Income Protection Benefit

### Additional benefits:

- Automatically included are **waiver of premium, hospitalisation benefit, continuous cover, proportionate benefit, and linked claims**.
- **Low cost option** is a benefit that is paid for a maximum of five years for all periods of incapacity.
- With **Indexation** you can choose for your monthly benefit to keep in line with inflation.

## i

**ABOUT LEGAL & GENERAL**

**Legal & General help make financial security easier to achieve for millions of people through their range of protection products.**

There are lots of reasons to consider choosing Legal & General – here are just a few of them:

- The Legal & General Group, established in 1836, is one of the UK's leading financial services companies. As at 30 June 2010, we were responsible for investing £331 billion worldwide on behalf of investors, policyholders and shareholders. We also had over 6.9 million customers in the UK for our life assurance, pensions, investments and general insurance plans.





**ADVISER DETAILS:**

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**DATE OF MEETING:**

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**NOTES:**

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[www.legalandgeneral.com](http://www.legalandgeneral.com)



**Legal & General Assurance Society Limited.**

Registered in England No.166055

**Registered office:** One Coleman Street, London EC2R 5AA

We are authorised and regulated by the Financial Services Authority.  
We are members of the Association of British Insurers.

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