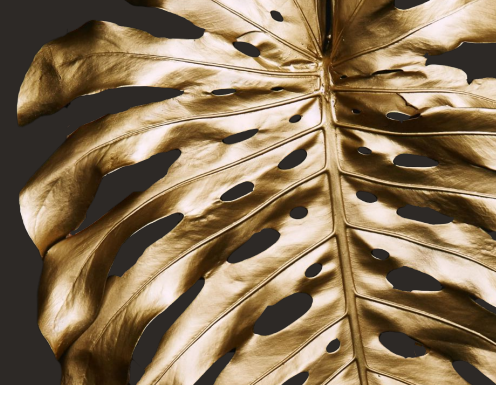


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INVESTMENT QUORUM
UNIQUE, BOUTIQUE WEALTH MANAGEMENT

Protecting Wealth

Can you put a value on peace of mind?

Making the right decisions now can bring peace of mind of a clearer future for you and your family. Everyone should think about protecting their wealth, even people who don't have a family or a mortgage! Unless they have substantial savings or inherited wealth, most people rely on their salary to pay for everything.

Over the years, you may have taken out a number of different insurance policies to give you and your family financial security. Perhaps you took out such a policy when you started a family, got a mortgage or became self-employed.

These policies are designed to give your loved one's peace of mind by helping to ensure that they have enough money to cover bills and other expenses should you become critically ill, be unable to work, or even die.

Without the right protection, losing all, or even part, of your household income could result in significant financial difficulties for you and your family. What would happen if you found yourself unable to provide for your family due to an accident, unemployment, serious illness or death? Although state benefits provide some support, few families want to rely on the state to maintain their standard of living. It is therefore crucial to keep abreast of the level of your cover.

PROTECTING YOURSELF AND YOUR LOVED ONES

Some families would have to cut their living costs in order to survive financially in the event of the main breadwinner falling ill or dying prematurely.

If your income were to stop due to an illness or death, this could mean mortgage repayments are missed, savings depleted, your home being sold, and your family's standard of living eroded with stress and worry all too evident. Building a financial plan that supports your needs and lasts a lifetime is key. Whether you're starting out or rethinking your situation, we can help lay the cornerstones of a durable financial plan. Ensuring you have adequate financial protection for you, your family and any dependents is an important element of financial planning.

Putting in place sufficient protection will give you peace of mind that if the worst does happen, the bills will still get paid. To protect your wealth from the unexpected, please call Investment Quorum IQ to discuss your situation.

MAKE TIME TO REVIEW

Your personal circumstances and needs will have almost certainly changed over time: perhaps you have children who have since flown the nest, or you have paid off your mortgage.

You may also be entitled to benefits from your current employer that either overlap with policies you already have or leave things which have since become important to you uncovered. We'll provide advice and review these policies, and the level of cover they provide to make sure they are still fit for purpose.

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Can you put a value on peace of mind? Investment Quorum can help you to get the peace of mind that comes from knowing that, if necessary, the right funds will get into the right hands at the right time.

Deciding what your priorities are and understanding what options you have are key parts of the protection planning process. This helps you ensure that you have the financial protection most suitable for your circumstances.

These are some of the common forms of protection that you may wish to consider:

PROTECTION AGAINST DEATH

Life assuring is designed to protect your family and other people who may depend on you for financial support. It pays a death benefit to the beneficiary of the life assurance policy.

If you have dependents or outstanding debts such as a mortgage, at the very least, it should ensure your family can keep their home. But ideally, it would also provide an additional sum as a financial buffer at a difficult time.

There are different types of policy available, from 'whole of life assurance' policies, which cover you for your entire lifetime, to 'term assurance' policies which provide life cover for a fixed period of time - 10 or 20 years, for example - and are often used in conjunction with a mortgage.

Family income benefit is a term insurance which lasts for a set period of time. If something were to happen to you, you would want to be sure your family is taken care of when you're gone.

The policy will pay out a monthly, tax-free income to your family if you die during the term, until the policy ends. So, if you take a 20-year family income benefit policy and die after five years, it will continue to pay out for another 15 years.

There is no cash in value, so if you stop making premium payments, your cover will end.

INCOME PROTECTION

If something happened to you, would you be able to survive on your savings, or on sick pay provided by your employer? If the answer is no, you'll need some other way to keep paying the bills

Income protection cover is designed to give you protection if you can't earn an income due to ill health, a sickness or disability. These policies protect a portion of your salary, typically paying out between 50-70% of your income. You receive monthly, tax-free payments that cover some of your lost earnings if you are unable to work.

They are vital policies for those with dependents and liabilities, paying out until you can start working again - or until you retire, die or the end of the policy term - whichever is sooner. They cover most illnesses that leave you unable to work, and you can claim as many times as you need to while the policy lasts.

CRITICAL ILLNESS COVER

If you are diagnosed with a critical illness, it can have a severe impact on your finances as you may need to take time off work for your treatment and recovery. Critical illness cover pays out a tax-free lump sum if you're diagnosed with, or undergo surgery for, a specified critical illness that meets the policy definition.

It's designed to help support you and your family financially while you deal with your diagnosis - so you can focus on your recovery without worrying about how the bills will be paid.

Each policy will have its own list of specified conditions it covers, and it is vital to familiarise yourself with the full list and when you can claim for these illnesses before you apply.



PRIVATE MEDICAL INSURANCE

Private medical insurance will pay for the cost of private healthcare treatment if you are sick or injured. If you don't already have it as part of your employee benefits package and you can afford to pay the premiums, you might decide it's worth paying extra to have more choice over your care.

It gives you a choice in the level of care you get and how and when it is provided. Basic private medical insurance usually picks up the costs of most in-patient treatments (tests and surgery) and day-care surgery.

Some policies extend to outpatient treatments (such as specialists and consultants) and might pay you a small fixed amount for each night you spend in an NHS hospital. Premiums are paid monthly or annually, but most policies do not cover pre-existing conditions.

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