



New year, new me: what's your priority?

The New Year is traditionally a time for reflection and the beginning of positive change. For some, that could mean getting into shape, starting a new hobby or giving up a bad habit. Most of us spend the holidays with our families, and we all want to know that they are looked after if something were to happen, but many of us don't have a plan in place. So why not prioritise something new this year?

What's your priority?

Having the right cover, at the right time, could make all the difference. Whether you're a parent, self-employed, married, a homeowner or have your own business, no one knows what the future has to offer which is why having the right protection is so important.

Life Insurance

If you are still without cover, life insurance could be the best option for you. Should the worst happen to you, the lump sum from your policy could help your loved ones get by without financial struggles.

If you already have cover in place, your new year resolutions

could have a positive effect on your policy. Information surrounding your health and lifestyle can significantly influence your cover and the amount you pay. There are a variety of providers that offer additional benefits, helping you throughout the life of your plan and to support your new year's resolutions.

Critical Illness Cover

Critical Illness Cover (CIC) can be an invaluable way of protecting you and your family against the financial implications if you were diagnosed with a critical illness. CIC could help with household bills, child care costs or maintain your standard of living if you're forced to take time off work.

These plans can be purchased as standalone policies or alongside life cover, providing you and your loved ones with the peace of mind should the worst happen to you.

Income Protection

How would you pay your bills if you couldn't work? A question many of us don't ask ourselves. Being unable to work, for medical reasons, would present serious financial implications for many of us.

Income protection can provide you with the peace of mind you deserve in the new year. A loss of earnings could have a real financial impact on anyone's lifestyle, and income protection is there to support you and meet the needs of those who want to protect their income.

Whatever you may choose for your resolutions, consider the importance of protection this year. For more information, contact your adviser who can support you and discuss the options available to you.



If you'd like to discuss the options available to you, contact your adviser today.

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