



## Protecting your mind

With World Mental Health Day having recently passed on October 10th, what better time could there be for each of us to take a moment to assess how we're feeling. There's no hiding the fact that we are currently living in uncertain and unpredictable times, and feeling stressed, anxious and overwhelmed is hardly uncommon at the moment as the cost-of-living crisis looms overhead. It's so important to be aware of your own mental health so that you can know how to take care of yourself. So, what happens if it all gets too much? How do you protect your income and your livelihood if you need to take some time to look after yourself? We take a look at the options available to you.

Every year, 1 in 4 adults in the UK experience some form of mental health problem – making it one of the most common health issues in the country. With the overall number of reported mental health problems increasing by 20% between 1993 and 2014, this is clearly a problem that people are becoming more aware of. A societal shift in recent years has changed how mental health is viewed and valued. Real progress has been made surrounding the awareness of mental health along with the help available if problems do arise.

So, where does your work life

come into it? If you do suffer with mental health issues at some point during your working life to a point where you need to take time away from work to focus on your mental wellbeing, what are your options in terms of protecting your income? Well, there are solutions. With the cost-of-living crisis causing millions of households to worry whether they'll be able to afford their energy bills this winter, it would be unsurprising if we saw a spike in people suffering with mental health issues – but some may fear they can't afford to take time away from work. Income protection insurance can offer you the time you need when

you are unable to work due to your mental health. Mental health concerns are among the leading causes for absence from work with sickness, with approximately 15.8 million working days being lost in the UK per year, with 19% of all long-term sickness absence in England being attributed to mental health issues.

Income protection can make sure you get the time you need without having to worry even more about how to afford your day-to-day life. It offers regular payments to ease the blow of being unable to work until you are well enough to return to work. The tax-free income you receive from your policy could be the difference for you being able to cover costs while you take the time you need to recover. Without that protection, you would be missing out on those payments and perhaps wouldn't feel financially prepared to take the time you needed to fully recover and get back on your feet.



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

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