

The family protection plan for peace of mind

PROTECTING you and your family against financial hardship in case the worst should happen, has never been so important.

If you have a family or mortgage commitments you need to make sure you have sufficient cover so loved ones won't be left in the lurch, should you need to claim for critical illness or a death.

Moneybrain is here to help you find an affordable protection plan that gives you peace of mind and real value for money.

Our Mortgage and Family Protection service can help you find a Life Assurance and Critical Illness plan that suits you.

Our customer service advisers will search the UK's leading life insurers to find you the best deal to cover your mortgage and living expenses.

THE HARD FACTS

A large proportion of the population is seriously underinsured leaving loved ones exposed to financial disaster.

There are over 20 million people in the UK* who are eligible for life assurance and critical illness cover who can benefit from our services.

Many people who have bought a level of protection have only covered their mortgage which exposes their loved ones to the risk that their lifestyle will suffer if a death/critical illness occurs.

Although your mortgage would be paid off, other living costs would need to be raised.

COSTS

The price war between life insurers is coming to an end, and they have indicated that prices will start rising any day - so the sooner you take advantage of current rates, the better.

Guaranteed policies for critical illness are becoming less common and the range of illnesses you can get cover for may reduce, so lock yourself into rates now by calling Moneybrain for a quote.

If you do not have cover, you are in a dangerous position. The older you get, the more expensive the cover, which is another reason to arrange cover today.

Shopping around for cover can save you several hundred pounds, the cheapest and most expensive policies available.* Moneybrain can do the shopping around for you.

CASE STUDY

Andrew and Tina Newby were delighted when Moneybrain took over their life assurance policy upgrading it for so extra cost.

The couple, from Huddersfield, had a Life Assurance policy which included Critical Illness cover, £72.00 as a joint life basis.

The pair called Moneybrain for a no obligation quotation and found they could increase the level of cover on the policy using a different policy from another insurer. This gave them some valuable extra family protection over and above the amount of their mortgage.

Tim, 38, said: "The extra family protection we obtained is effectively free! This has given us a lot of extra peace of mind - knowing our children will be provided for if anything should happen to us."

"Moneybrain were friendly and very helpful, they completed the paperwork for me, all I had to do was check it, sign it and send it back."

"Really we should have done it sooner, we had been putting it off for some time, seriously don't think about these things, if we'd known how easy it was, we probably would have done!"

AN EXPLANATION

We are likely to need both mortgage protection and family protection - we can arrange policies for both.

The insurance policy may only be needed until your mortgage is repaid - we can do this too.

Term insurance is available on both a single-life and a joint-life basis. We can arrange the policy to pay out in the event of your death or in the event of the death of either you or your partner.

And you don't have to buy insurance that lasts for a stated number of years, if you want to buy a policy that runs for, say, 14 years, you can.

But remember, the best deals are not always available through High Street Banks, Building Societies or Supermarkets, who may be tied to a single insurer. By shopping around we can find the best plan for you, using our connections with the UK's leading life insurers.

GETTING COVERED

People who bought policies in recent years could find a better deal if they looked again now.

If you are interested in protecting your family, and aged 16 or over, our Friendly Customer Service Advisers are on hand to offer you qualified, professional help. We will be guided through the process with a no obligation quotation for life assurance and/or critical illness.

Our advisers are available outside of normal office hours as you can get cover from the comfort of your own home using the telephone or even in the post. Our normal office hours are Monday - Friday 9.00am - 8.00pm, Saturdays 9.00am - 1.00pm.

And don't forget our Price Promise - if you find a like for like quote elsewhere we will aim to beat it and treat you as a gift warrior.

A HELPING HAND

The Daily Express have written an independent guide to protection sponsored by Moneybrain.

For a free copy of the guide please call 0800 298 1320.

*According to Moneybrain



SPECIAL OFFER

Apply before 1st January and receive £25 worth of Marks & Spencer Gift Vouchers when your policy starts



DAILY EXPRESS

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FREE GUIDE

Life Assurance Guide

What your FREE guide tells you about how to choose the right life insurance policy and how to use it to the maximum to secure yourself and your family. It also tells you how to get the best deal on your life insurance. It's the only guide you need to know how to get the most out of your life insurance. It's the only guide you need to know how to get the most out of your life insurance. It's the only guide you need to know how to get the most out of your life insurance.

For your FREE copy simply call: 0800 298 1320

It's in the reader and used to the following address: Express Guide to Life Assurance, Moneybrain, Navigation House, West Lane, Aylesbury, Bucks, HP8 7JL. Telephone: 0800 298 1320. For more information on our services, visit our website: www.moneybrain.co.uk

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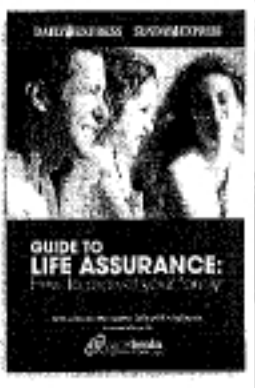
How to protect your family

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