

We cannot foresee the future, but we can protect it. Better financial security, it is your choice!
 (You are the money printing machine of your family factory. You ought to protect yourself or your income stop.)

		1 At Risk	2 Basic	3 Semi- Comprehensive	4 Comprehensive	5 Saving	6 Retirement
Repayment mortgage (Principal & interest payment)	£	X	X	X	X	X	X
Building & contents cover (Protect lender & assets)	£	X	X	X	X	X	X
Life cover (Protect family from liability)	£		X	X	X	X	X
Mortgage payment protection - ASU (Protect for Accident, Sickness & Unemployment – short term, up to 1 year)	£		X	X	X	X	X
Critical illnesses cover (Protect life style from critical illnesses + total permanent disability option)	£			X	X	X	X
Income protection – permanent health (Protect life style from long term illness, can up to retirement age)	£				X	X	X
Extra cash e.g. for marriage, education fee, car, house purchase... (Saving for medium term)	£					X	X
Pension or other income in retirement (Saving for long term – retirement)	£						X
Private Medical Insurance (Ensure quicker treatment & suffer less from illness)	£						
TOTAL MONTHLY COST	£	£	£	£	£	£	£

Many factors affect the cost: Smoking habit, drinking habit, weight, starting age, policy ending age, term of covers, personal / family past medical history, guarantee / renewable rate, claiming history, waiting period, inflation adjusted, waiver of premium, living area

Many factors affect the term of years: mortgage term, age of children, expected retirement age.....

Please note that your personal circumstances may change, e.g. accident, sickness, redundancy, and protection options are available. It is the borrower's responsibility to ensure that all necessary forms of insurance and repayment vehicle relating to the property and the mortgage are in place. To most ordinary people, insurances are very complicated. Ask your advisor to shop around for you.

Your property may be repossessed if you do not keep up repayment and you do not have sufficient insurance on your mortgage.
 Lenders and Prosperity Solutions Co Ltd recommend borrower to purchase adequate and suitable plans and life covers.