

Do you need life insurance?



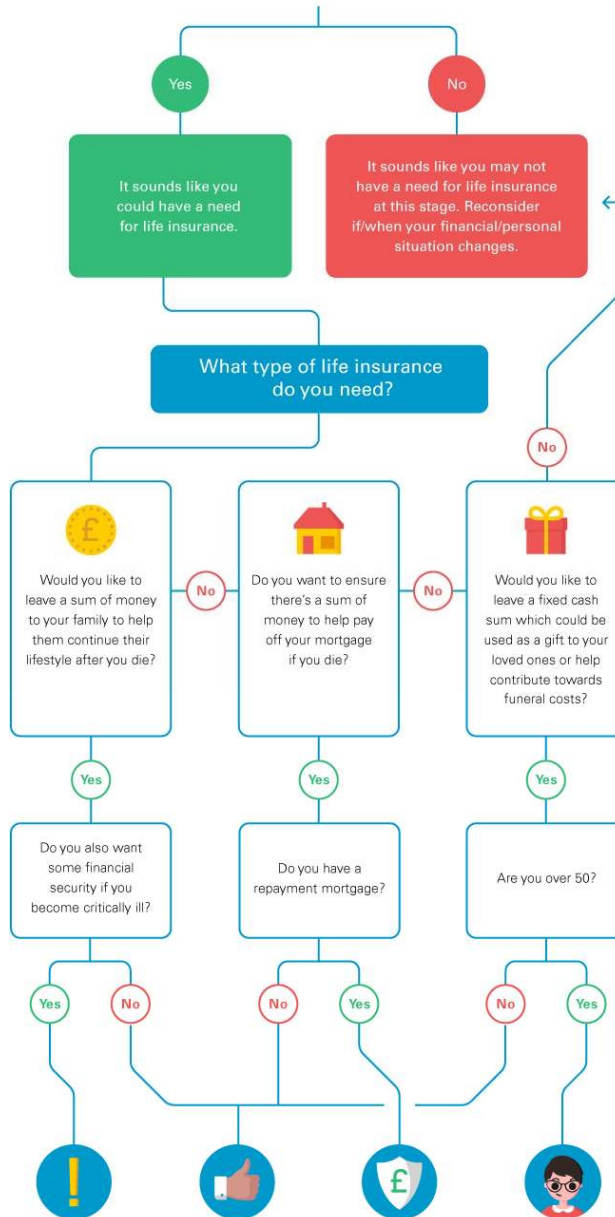
Do people depend on you financially?



Do you have a mortgage?



Would you like to leave money to loved ones?



Life Insurance with Critical Illness Cover could pay out a cash sum when you die or are diagnosed with with one of the specified critical illnesses we cover, such as heart attack, cancer or stroke, while covered by the policy. The money could be used to cover bills, childcare or even, in the case of critical illness, a holiday of a life time while you recover. Some types of cancer are not included and to make a claim for some illnesses, you need to have permanent symptoms.

Life Insurance could pay out a cash sum if you die while covered by the policy. You choose the amount of life cover you need and how long you need it for, and you can pay your premiums monthly or annually. Life insurance offers reassurance that your family will still be looked after financially should the worst happen.

Decreasing Life Insurance is designed to help protect a repayment mortgage so the amount of cover reduces roughly in line with the way a repayment mortgage decreases.

Over 50s Life Insurance is designed to meet the demands and needs of people aged 50 to 80, who don't have funds to help contribute towards funeral costs or to leave as a gift to family and want a fixed cash sum to give to their loved ones when they die. It's for people who want guaranteed acceptance with a simple application process and would prefer not to answer medical or lifestyle questions.