

# financial services



## income protection

If I am too ill to work who will pay the bills?

Accidents or illness can happen at anytime whilst mortgage payments, utility bills and other living expenses are unavoidable and are un-sympathetic.

Fewer than one person in ten has Income Protection Cover but what is it and why should it be considered...

- it's a type of insurance policy that can give a monthly tax-free income;
- it effectively replaces your earnings potential during a time when you are too unwell or unable to work due to sickness, disability or injury;
- once accepted it cannot be cancelled by the insurer (*except* in the case of non-disclosure in application);
- it does not replace any entitlement to State benefits, and
- there are some limits to the cover available which depend on income levels and the insurer.

Dains Financial Services Ltd are independent financial advisers (IFA's) or planners. We are not restricted to the products of one company, or even to a limited panel of providers. This means that we can provide "whole market" advice and are absolutely committed to the principles of genuinely independent financial advice.

We are concerned about helping our clients to adequately plan their finances, and put in place workable strategies to achieve their goals. You should not therefore expect a quick sale, rather the beginning of an ongoing financial planning process, where we work with you as your circumstances change. We provide carefully researched, impartial advice on pensions, bonds, life, health & medical insurances, long-term care plans & Inheritance Tax schemes.

To arrange an initial free consultation please call or contact us at [dfs@dains.com](mailto:dfs@dains.com).

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