

# financial services



## life assurance

You'll never meet a widow who thought her husband had too much life insurance.

It doesn't feel good to be uninsured but just how much life cover do you need? A report suggested that a couple aged 30 with two young children and a joint income of £25,000 needed £330,000 in life cover. Whatever your individual circumstances you don't want to be under-insured (indeed half the UK population do not currently have any life cover at all). The good news is though that life cover isn't that expensive, particularly when you are young so do something about it now and consider the options...

- whole of life cover which runs for your whole life;
- term assurance cover which runs for a selected period;
- endowment cover which combines life cover with investment;
- mortgage protection or;
- share protection or partnership protection.

Whatever the type of cover, a lump sum payable on death would be available to...

- pay off a mortgage or other major debts including Inheritance Tax liabilities;
- pay for day to day living expenses for your dependents, or;
- invest in order to provide a future income for your dependents.

If you are in business Life Assurance should be considered to...

- insure key-personnel compensate the business on their death;
- provide the funds to buy out a partner or shareholders interests in the business on their death, or;
- provide to your employees as a welcome personal remuneration benefit.

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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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