



Personal Protection

You could benefit from an impartial review of your life, health and income protection. Griffins Financial Solutions will help you assess your needs, and find you the most appropriate and cost-effective policies.

Life insurance is reputedly sold rather than bought, and we have found that many clients have been talked into cover which is:

- Excessive
- Expensive
- Inappropriate
- Not written in trust

Excessive – you may have too much cover, paying for more than you or your family need to make up for the financial loss that would be incurred upon death or illness. It is possible you have death cover through your job and/or pension. Do you need much more?

Expensive – you may be paying too much, as rates have fallen over the past few years. Many insurers – especially those who sell through tied agents such as some banks or building societies, may charge much more than the cheapest policies available.

Inappropriate – do you have death cover when you really need critical illness cover? The lifestyle changes you may have to make after having survived a serious illness can be very costly – and you are 6 times more likely to suffer a non-fatal heart attack or cancer before you retire, than you are to die. Not nice to think about, but worse if you have no cover. Is your income protected if you are unable to work, or become unemployed?

Not in trust – there are many reasons for having life insurance in trust: the sum assured can be paid out much more quickly, it can go direct to the people you choose; and perhaps most importantly, you can avoid instantly losing 40% of the proceeds in Inheritance Tax.

Griffins Financial Solutions can review your cover, helping you to pay only for the type and amount of cover you really need, and at a more competitive price.

Griffins

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