

## **IMPORTANT: Your protection needs**

A mortgage, for most people is the biggest formal financial commitment of their lives, and they normally last for many years. During the term of a mortgage, circumstances change, and the family unit evolves. Most homeowners protect their building through home insurance because it's a mortgage condition for most lenders, some add their house contents to this policy too. Yet without earned income supporting the mortgage payments, how will the mortgage be paid? Many Homeowners do not make provision for this, and sometimes this is down to misunderstandings or misconceptions about personal life/income insurances.

**It is very important to consider what would happen to your property if something happened to you as a mortgage holder.** Would the remaining residents be able to afford the mortgage and all the other monthly bills that would still exist? Life Cover can protect your loved ones by paying off the mortgage in the event of death, leaving the family in a much more secure position.

**Many people believe 'it won't happen to me' but if you were unable to work for a long period of time through accident or illness, how would you pay your mortgage and bills?** Does your employer pay sick pay? If so, how long for? What happens after that ends? Income Protection can protect you, giving you and your family the peace of mind that you deserve.

There are other areas that can be protected too, e.g. Critical Illness cover. We offer a full protection review and can talk you through the different types of policy, and what they do. We will discuss your own priorities and budget and tailor a solution to your specifications. This is a free service and at no point do we charge a fee. You are under no obligation to take our advice, but we do want to be sure that you have the information you need to make an informed choice that best meets the needs of you and your family.

**Balanced Financial Services Ltd have a strict 'no pressure selling' policy, we feel it is important to offer the free protection review and ensure you understand what options are available to you. You can decline this service, and this will have no effect on your mortgage or the service you receive from us.**

Please **tick one of the boxes** below and sign and return this document to us as soon as possible please.

**I WOULD LIKE to discuss my protection options, please contact me to arrange a suitable time/date.**

**I DO NOT WISH to discuss protection insurance with Balanced Financial Services Ltd and confirm that I will make my own arrangements.**

**Please note that if we haven't received the document within 14 days we will make the assumption that you DO NOT WISH to discuss protection any further, however if you change your mind or would like to find out a bit more about protection then feel free to contact us. Thank you.**

Client Name .....

Client Name .....

Client Signature .....

Client Signature .....

Dated .....

Dated .....