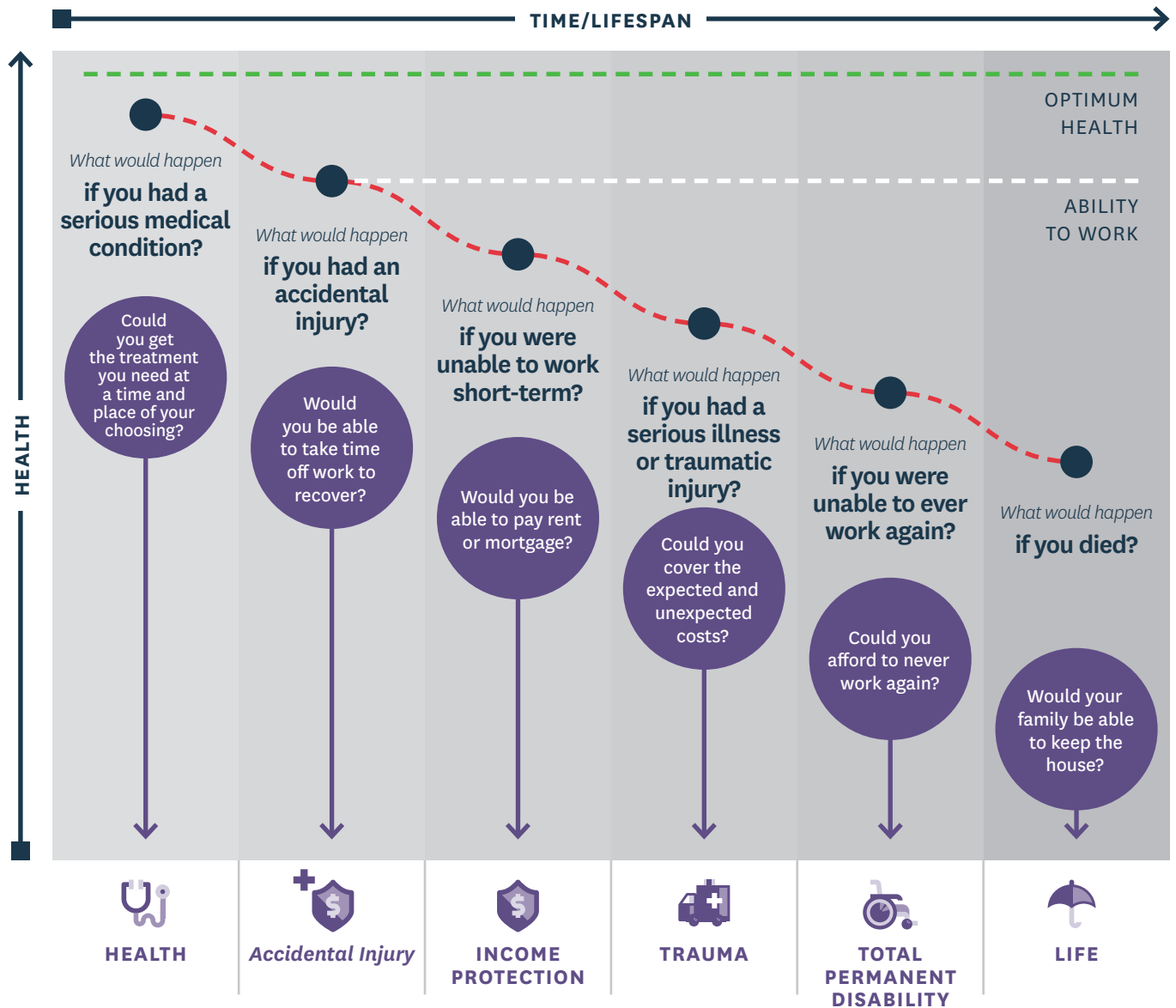


DO YOU HAVE A PLAN FOR LIFE'S CURVE BALLS?

We want to believe that life will be good and things will turn out okay. However we can't predict the future or what our health will be, and sometimes the unexpected happens.



At Sovereign, we can help to make sure you and your family are protected through any scenario.

Other things you should know: The availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by Sovereign Assurance Company Limited ('Sovereign'). For full details of the products and benefits offered by Sovereign, please refer to the policy document(s) which are available from Sovereign. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser. Copies of our disclosure statements are available on request, free of charge.

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