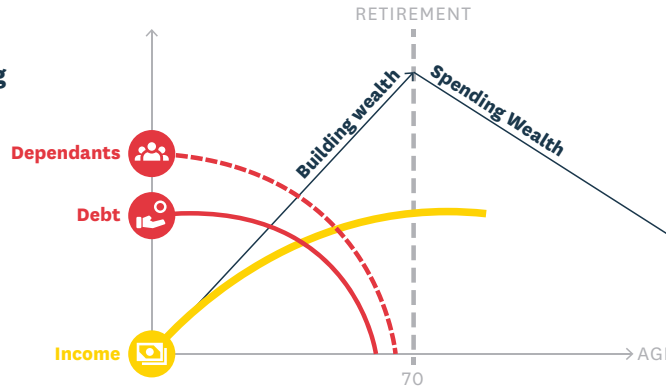
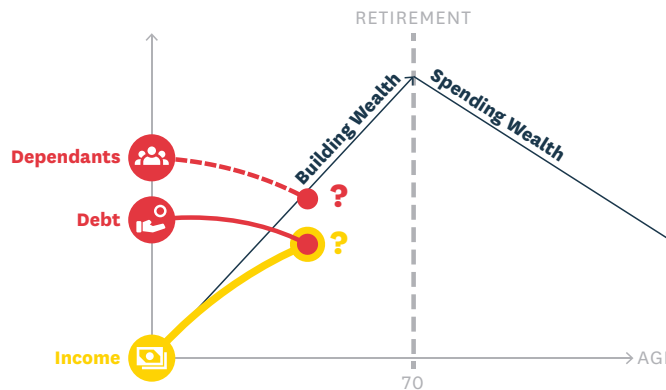


# WHAT'S YOUR PLAN IF YOUR INCOME WAS SUDDENLY TO STOP?

Income plays a vital part in accumulating wealth and preparing for retirement.



What about if things don't go according to plan and income was suddenly to stop?



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.

## Questions to Ask Yourself



Where would your money come from if you couldn't work due to sickness or injury?



If you were diagnosed with cancer, or had a heart attack tomorrow, what amount of money would you need to help you through the treatment and recovery process?



If you couldn't work for months or even years because of illness or injury, would you be able to cover your mortgage or rent payments? What about you or your family's other financial commitments and outgoings?



Do you want to be treated for a medical condition at a time and place of your choosing? Or wait for the Government to say you are sick enough?



How much money would your family need to survive if you were no longer there to support them?