## **Keep your income healthy** with income protection



**Protect your income TODAY!** 

## Why choose Income Protection?

Fact: employers aren't obliged to pay sick leave and the State Illness Benefit is minimal (€188 a week or €312.80 with an adult dependant). See www.welfare.ie for more details)

Fact: almost 60% of Irish families wouldn't be able to cope if the main income earner died or became ill (Amarach Research April 2011).

Fact: mortgage protection will clear your mortgage and nothing else!

Fact: you are 4 times more likely to suffer from a serious illness then to die before age 65 (Irish Life claims 2011).

Fact: an average of 30,000 people are diagnosed with cancer every year in Ireland (Irish Cancer Society).

## A simple procedure to protect your income!

Have you ever thought how your family would cope financially if you were to suffer from an illness or injury and were unable to work? How would the bills, mortgage and day-to day expenses be paid?

Employers aren't obliged to pay for extended sick leave and the government illness benefit is minimal (€188 a week or €312.80 with an adult dependant). So, unless you have a large nest egg set aside, you could struggle to cope financially.

## Protect your income today

With Income Protection you get replacement income if you're unable to work due to illness or injury. It gives you financial support, so you'll have time to focus on getting back on your feet. And with the tax relief on Income Protection payments this is a great time to get your income protected.



If you'd like more information on Income Protection or you would simply like to review your protection needs, we're here to help with any questions you may have.

So, for peace of mind about your future why not call us today to discuss your options.

