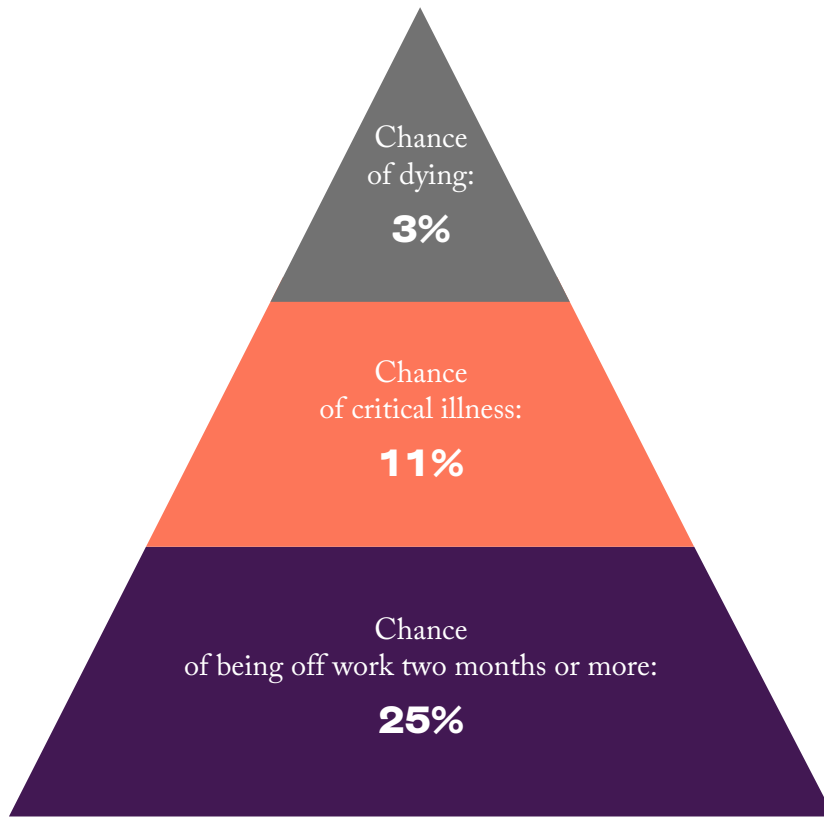


THE FACTS ABOUT THE RISKS YOU FACE



Dave, your chance that any of these could happen before your retirement age of 65 is:

36%

This is based on your age, gender and whether you smoke. Life insurance is more popular than critical illness cover or income protection – but there's a much bigger chance of being diagnosed with a critical illness and/or facing a long-term absence from work.

To find the best way to protect you and your family, talk to us today.

Logo

Example IFA Ltd
Address& line 1 Address line2 Address line3 Address line4 XX1 1XX
T: 01234 567890 E: example@testadviser.com

Source: The Institute and Faculty of Actuaries' Continuous Mortality Investigation insured lives incidence rates. Incidence rates for the entire population may be different to those lives that take out insurance products.