



ASCENTIA
MORTGAGE SOLUTIONS

Income Protection

Over a million people find themselves unable to work each year due to a serious illness or injury. If you don't have savings or can't just survive on sick pay from work, you will need some other way to keep paying your bills, and Income Protection does just that. It:

1. Replaces part of your income if you can't work because you are ill or disabled.
2. Pays out until you can start working again, until you retire, or the end of the policy term – whichever is sooner.
3. Covers most illnesses that leave you unable to work either in the short or the long term.
4. Allows you to claim as many times as you need to, while the policy lasts.

If illness means that you could not pay the bills then you should consider Income Protection insurance, especially if you are self-employed and are not entitled to sick pay.

State benefits have diminished considerably over the past few years and new requirements make it very difficult to claim. Even if you were eligible it is highly unlikely that any benefit will be sufficient.

It is important to ensure you take out the right policy, and AscentiaUK are well placed to advise you in this area.