ROXTON WEALTH

THE SERVICES SERIES

Protection

Protecting the life you've worked hard to build.

Life can change quickly.

Protection is about creating a financial safety net around the life you have built.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

Why protection matters

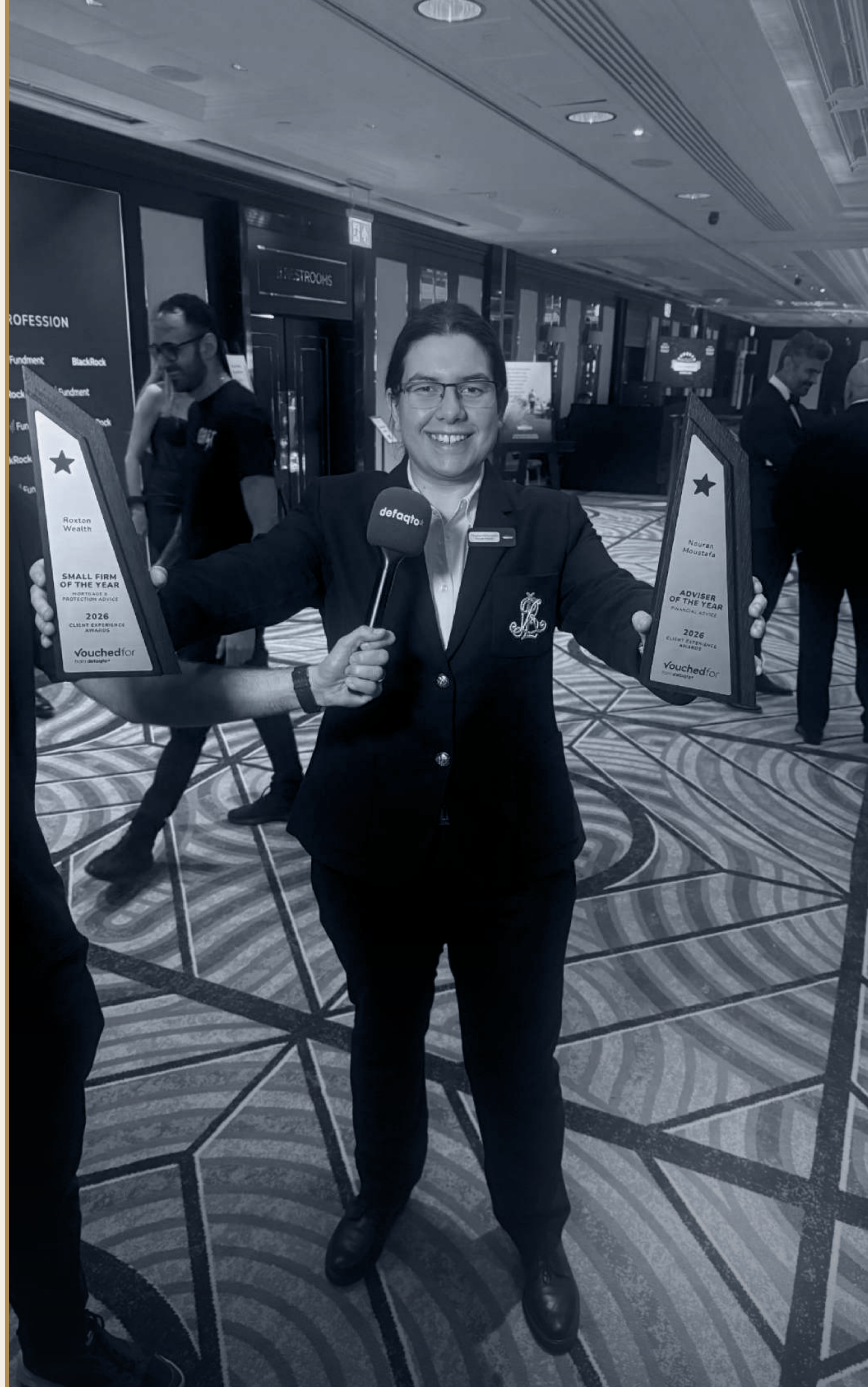
Nobody plans for illness, injury or death. Planning for their impact is different.

If illness, injury or death affected your income, the impact could be much wider than one missed pay cheque. Protection is designed to help create financial support at a time when life may already feel difficult.

Protection may help you think about:

- What would happen to the mortgage or rent
- Whether savings would last through a period without income
- What could happen to your business if a key person could not work
- How your family would manage regular bills
- How children or dependants would be supported
- Whether your future plans could remain on track

Protection is not about planning for something to happen. It is about making sure one difficult event does not undo years of progress.



A life event can create a protection review point

01

New home

A mortgage commitment may increase the importance of protecting household income.

02

New child or family

A new dependent may change the level of financial responsibility you carry.

03

Career progression

Higher income can mean higher commitments and a greater impact if work stops.

04

Self-employment

Income may be less predictable, and business continuity may depend on a small number of people.

05

Retirement planning

Safeguard the ability to continue building savings and pensions while you are working.

"Protection needs can change as life and responsibilities evolve."

What happens if the unexpected happens?

A financial plan can feel very different when income stops. The financial impact can arrive alongside appointments, treatment and emotional pressure.

Death	Life insurance may provide a lump sum or income benefit designed to help those left behind manage debts, mortgage commitments or household costs.
Serious illness	Critical illness cover may provide a lump sum upon diagnosis of a specified condition, creating financial breathing room during recovery.
Loss of income	Income protection provides regular benefits if illness or injury prevents you from working, helping cover monthly essential bills.

Protection is there to help reduce the financial pressure when life feels most difficult.

Understanding what could be hardest to replace

Family responsibilities

Think about who relies on you—partner, children or parents whose security could be affected.

Mortgage commitments

The question is whether the household could manage if income was affected for a period of time.

Savings & resilience

Understand how long your savings would realistically last if income stopped or costs increased.

Workplace benefits

Benefits like sick pay or group life cover are valuable but may have limits or end if you change jobs.

The right protection conversation begins with the life that needs protecting.

Life Insurance & Critical Illness Cover

Life Insurance

May pay a lump sum or regular benefit if you die, designed for partners, children or dependants facing financial pressure without your income.

A KEY QUESTION

Who would be financially affected if I were no longer here?

Critical Illness

May pay a lump sum if you are diagnosed with a specified serious illness, helping with debt reduction, home adaptations or recovery costs.

A KEY QUESTION

What financial pressure could a serious diagnosis create?

Different risks may need different types of support.

Completing the bigger picture

Income Protection

Designed to replace a proportion of your income if illness or injury prevents you from working. It may be considered if you are self-employed, receive limited sick pay, or lack savings to support a long period without work.

Family Income Benefit

A type of life insurance that pays a regular tax-free income instead of a lump sum. This can be a practical way to replace a lost salary and help a family manage ongoing costs like childcare and school fees.

The Right Combination

The right protection plan often involves a combination of covers. The aim is to build a safety net that responds to the specific risks your household would struggle most to carry alone.

How long could I continue to pay my mortgage and bills if my income stopped today?

Income protection and family protection are designed to address regular monthly stability, ensuring that everyday life remains possible even when work cannot continue.

Protecting the people who make the business work

If you own a business, your financial responsibilities extend beyond your own household. Business protection helps a company survive if a key person, director or shareholder dies or becomes seriously ill.

Key Person

Pays a lump sum to the business to cover lost revenue and recruitment costs if a vital individual can no longer work.

Shareholder

Provides funds for surviving owners to buy shares from a deceased partner's family, ensuring business continuity.

Relevant Life

A tax-efficient way for an employer to provide death-in-service benefits for employees and directors.

A business is an asset. Business protection helps make sure it remains one, even if the unexpected happens.

Separating assumption from reality

MYTH

"The state will look after me."

Reality: State benefits exist, but they are often significantly lower than the income most people need to maintain their home and lifestyle.

MYTH

"Insurers never pay out."

Reality: The vast majority of claims are paid. Declines are often due to inaccurate medical history disclosure or condition definitions.

MYTH

"I only need cover for my mortgage."

Reality: Clearing the mortgage is important, but it does not replace the income needed for food, bills, childcare and everyday life.

MYTH

"I am young and healthy."

Reality: Protection is usually cheaper when you are younger. Waiting until a health issue arises may make cover more expensive or restricted.

Good advice helps you understand the risks and decide what is worth protecting.

How much protection do you need?

The answer depends on the life your income is supporting. The starting point is not the policy—it is the financial impact.

INCOME	How much income would need replacing if you could not work?
DEBT	What borrowing needs protecting (mortgage, loans, business guarantees)?
DEPENDANTS	Who relies on you—partner, children, parents or employees?
LIFESTYLE	What regular costs would you want your household to continue meeting?
FUTURE GOALS	What would you still want to protect, like retirement or university plans?

"A protection calculation involves understanding how much pressure you would want your family to carry and how long you would want them to have support."

The aim is not to insure every possible outcome. It is to reduce the risks that could cause the greatest damage.

How Roxton Wealth helps

01 **Discover**

We start with the real-life reason for the conversation—a new mortgage, family or job.

02 **Understand**

We build a full picture of your household, income, debts, savings and existing policies.

03 **Identify Gaps**

We look at where financial pressure could arise if illness, injury or death affected your life.

04 **Explore Options**

We explain relevant protection types, costs, waiting periods and careful attention areas.

05 **Recommend**

We make tailored recommendations based on your individual circumstances and objectives.

06 **Review**

We review your plan as life changes, from new homes to career moves and retirement.

The right protection plan is designed around the financial risks your life would struggle most to carry.

START A CONVERSATION

Protecting your future starts with understanding what matters now.

You do not need to know which policy you need before starting the conversation. You need to know what you would want to protect.

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EXCELLENT 4.9/5
Top Rated 2024

"A protection plan that fits your life and gives you more confidence in the future."

Important Information

This guide is for general information and education only. It does not constitute personal protection, life-insurance, critical-illness, income-protection, mortgage, financial, investment, pension, tax, legal or business advice.

Any personal protection recommendation will be based on your individual circumstances, needs, objectives, income, dependants, existing arrangements, financial commitments and other relevant factors following a full assessment where required.

Insurance policies are subject to terms, conditions, exclusions and underwriting. Premiums, cover levels, eligibility, definitions, waiting periods, claims outcomes and policy features vary between insurers and products.

Risk Warnings:

> *Life insurance, critical illness cover, income protection and business protection are not suitable for everyone. Existing workplace benefits, sick pay, savings, debts, mortgage commitments, business arrangements and personal circumstances should be considered before making decisions.*

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The Financial Conduct Authority does not regulate some forms of business protection, taxation and trust advice.