

We believe that having a policy that is flexible enough to work for life means your client can get on with the most important thing... living.

- **Client** – David and Jayne
- **Age** – Early 50s
- **Status** – Married for 23 years
- **Children** – 3 (18-22)
- **His salary** – USD300,000
- **His job** – Doctor
- **Location** – Currently Far East but the family could move on retirement

Needs:

- Life cover to provide inheritance for family
- Critical illness cover to protect pension and savings
- Long-term care

David is edging close to retirement, and still hasn't taken out life or critical illness cover. Having worked as an osteopathic surgeon in a hospital for 20 years, he has been fortunate to have good cover provided by his employer.

He and his wife are thinking about moving once he retires. As he has no insurance, at his age and given his time in medicine, he wants to make sure he has insurance in case something happens. In particular he wants to make sure he has the means to replace any lost savings should he need to pay for treatment, replace his savings due to illness, or pay for housing adjustments that a critical illness or a resulting disability might require.

As such he has spoken to his adviser about having a critical illness policy that would protect his savings of USD500,000 that he is using as his pension and having a certain amount of Life cover left over that would allow him to leave a small inheritance for his children.

He wants to kick back with Jayne and enjoy their retirement together, relaxing safe in the knowledge that even if his beach holiday is disturbed, his finances need not be.

Important notes

For financial advisers only. Not to be distributed to, nor relied on by, retail clients.

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