




CRITICAL ILLNESS COVER

STARTING OUT WITH CONFIDENCE.

Making your first move away from the family home is an exciting time. Our Critical Illness Cover could help you keep your home and help maintain your lifestyle if you become critically ill, leaving you to concentrate on getting better.



Legal &
General



Whether you're renting for the first time or getting your foot on the property ladder, it's no doubt it's one of the biggest and most exciting moves you'll make in your life.

Moving out of home takes time to plan for and **it's important to start planning well in advance.**

As part of your planning, you may wish to consider protecting your home and lifestyle. Take a moment to think about all the regular payments you'll be paying each month. Things like mortgage/rent payments, council tax, food and utility bills and, not forgetting all the good things in life such as holidays, a new car, clothes and nights out.

Have you ever stopped to think how you would pay for these if you couldn't work due to a critical illness? It would be devastating. Would you be able to afford to keep up the regular payments and ultimately keep your home?

It's not a nice thought, but now might be a good time to think about protecting yourself for such an event.

WHY CRITICAL ILLNESS COVER?

Many of us may know of someone who's had to battle to survive a critical illness or heard of someone that may have died young. A family trying to deal with this knows that the financial and emotional impact can be overwhelming. We think this will never happen to us, but sometimes the unthinkable does happen.

Have a think about this...

If you were to suffer a critical illness tomorrow and were unable to work, what impact would that have on you, your home, your finances and your family?

What would your priorities be?

Of course your first priority would be surviving the illness and recovering.

But what about paying the monthly bills?

These won't stop even if you're sick!

You'd want to concentrate on getting better and not have to worry about the next bill arriving.

As a result, would you be able to move back home with your parents?

Could they pay for your bills whilst you recover? If not, would you lose your home?

How can Critical Illness Cover help?

Having Critical Illness Cover in place can help make dealing with these potential consequences a lot easier. It can help give you the added peace of mind that if you were diagnosed with a critical illness and couldn't work, it would pay out a tax free lump sum or monthly benefit (depending on the plan you choose). This could be used towards paying your bills and other expenses, leaving you to concentrate on getting better.



HOW DOES IT WORK?

Critical Illness Cover plans are designed to provide you with a tax free lump sum or a monthly benefit (depending on the plan you choose) for an agreed period if you're diagnosed with one of the critical illnesses we cover.

You can choose to spend the money any way you wish, for example towards mortgage/rent payments, monthly expenses, medical care and/or helping to maintain your lifestyle.

STATISTICS – YOU'RE NEVER TOO YOUNG TO PROTECT YOURSELF.

- Around 1 in 10 of all cancer cases are in adults aged 25-49 years.*
- Breast cancer accounts for nearly half (45%) of all cancers diagnosed in UK women aged 25-49 years.
- There are more than 200 types of cancer each with different causes, symptoms and treatments.*
- Multiple sclerosis (also known as MS) is the most common neurological condition among young adults in the UK. It's possible for MS to occur at any age, but in most cases symptoms are first seen between the ages of 20 to 40.

*Please note, that not all types of cancer are covered under our critical illness policies.

FACT: 25% of people that claimed on their Legal & General Critical Illness Cover plans last year were under 40. Is this younger than you might expect?

If it happened to you

No one wants to think they'll be struck down with a critical illness – but it can affect anyone, at any age and any time.

If it happened to you, ask yourself:

How would you manage financially during this time if you couldn't work?

How would you pay the household bills and meet your daily living expenses?

The good news is that these days there is a good chance of surviving a critical illness because medical diagnosis and treatment has progressed so much. But it's still worth considering a Critical Illness Cover plan as it can help provide financial protection when you need it most.

MY FAMILY, EMPLOYER AND GOVERNMENT WILL SUPPORT ME.

That could well be true, but recovering from a critical illness can take a very long time. How long would the financial support last?

Your employer may be able to help, but they are only legally obliged to support you with Statutory Sick Pay for the first 28 weeks you're unable to work. **Could you survive on £81.60 a week?**

The government could also support you with Employment and Support Allowance. Take a look at the table below which shows just how little you could get each week – how does this compare to your monthly earnings?

You may have some personal savings, but how long would you be able to survive on these and would it be enough?

STATE BENEFITS	WEEKLY AMOUNT	FOR HOW LONG
Employment and Support Allowance (assessment phase)	Under 25 – up to £53.45 25 or over – up to £67.50	First 13 weeks
Employment and Support Allowance (main phase)	Work Related Activity Group – up to £94.25 Support Group – up to £99.85	From week 14 of claim
Statutory Sick Pay	Weekly standard rate of £81.60	Maximum of 28 weeks

* Rates correct as of November 2011 and are subject to change.



LIFE CAN BE UNPREDICTABLE.

Sometimes the unthinkable CAN happen in life. If you were unable to work due to a critical illness, you could lose your financial stability.

- After spending so much time and making so many sacrifices to save up for your new home, you may lose your home.

- You may have to move back home with your family.
- You could end up losing your independence.

However, with Critical Illness Cover in place, it could help ease the financial burden. It can give you time to concentrate on recovering, allow you to stay in your home and help you maintain your current lifestyle.

HOW MUCH WILL IT COST ME? IT MIGHT COST LESS THAN YOU THINK.

Buying Critical Illness Cover when you're young is normally cheaper than when you're older. This is because you're normally healthier, so your monthly payments will be lower. Your payments are based on your age, gender, occupation and health.

It's understandable that your priorities might not include buying Critical Illness Cover; you'll have other things you want to spend your money on. But even by having just a little bit of cover it can help provide some financial peace of mind when it's most needed.

How much do you spend on luxuries each month? The examples on the next page show how little it could cost to help protect your most valuable asset, your home.

AS AN EXAMPLE:

Critical Illness Cover plans are designed to provide a tax free lump sum or a monthly benefit (depending on the plan you choose) for an agreed period if you're diagnosed with one of the critical illnesses we cover.

Lump sum example:

A male non-smoker aged 24 years could have **£110,000 worth of cover for a monthly premium of £18.38** (Critical Illness Cover Plan, over a period of 25 years).

Monthly benefit example:

A female non-smoker aged 24 years could have a benefit of **£1,250 a month, for a monthly premium of £22.44** (Life and Critical Illness Cover (Family and Personal Income Plan), over a period of 20 years).

Legal & General quote date: 30/11/11.

Your actual premium will depend on your individual circumstances.

▶ HOW DO I GET COVER?

Your financial adviser can help tailor your plan to meet your needs and your budget. They'll be able to tell you what type of cover you need, how much and for how long.

They can also review your requirements on a regular basis in line with your changing commitments and lifestyle.



For more information please speak to your financial adviser.



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