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Mr AB Sample
Sample Street
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Dear Mr Sample,

As we get older it's inevitable that we start to think about our health a little more. And the good news is we're all living longer, and many of us are now surviving conditions such as cancer, or an event such as a heart attack or a stroke.

However, according to research by mutual insurer, OneFamily, an estimated 3.1 million people aged 50 plus are living with a serious illness in the UK*. And this is predicted to rise to 4 million by 2025 - as the baby-boomer generation ages

As the OneFamily report highlights, serious illness is a real prospect for people over 50 and is becoming a fact of later life that we may need to plan for financially.

Many people aged over 50 opt for an over 50s life cover policy to leave a legacy for their family, or to help cover funeral costs. And now, some over 50s life cover plans include Serious and Terminal Illness cover as standard.

- It means you could get a **partial pay out** on diagnosis to help with the unexpected costs that come with the treatment of a serious illness
- From helping to pay for travel to hospital to covering the costs of adapting your home, it could provide a **useful cash lump sum, just when you need it most**
- And if your illness does prove terminal, then you could get a **full payout**
- **Some policies even include useful support services** to help you deal with some of the practical and emotional issues related to the illness.

Maximise the money you leave behind for your loved ones and start paying in to an over 50s life cover policy sooner rather than later. And don't forget, you're **guaranteed acceptance without a medical**, even if you already have health issues.

If you'd like to learn more about the options available or discuss any other aspect of your financial future, please get in touch with me to arrange an appointment. As always, I'm happy to meet at a time and place to suit you.

Yours sincerely

A. Adviser

Source: One Family 'Serious Illness in the Over 50s' report, ILC-UK 2015

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