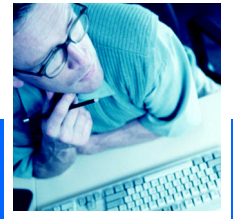


Protecting your lifestyle

By Trevor Illingworth



Synopsis

What would happen if you dropped dead? This article gives a view of various forms of life insurance and various forms of health insurances. A useful calculator is provided to estimate the amount of cover you require. This title uses United Kingdom data but some of the main principles are usable and appropriate in all countries.

How to ...

How to assess whether you have sufficient personal life insurance cover.

How to assess whether you have sufficient personal health insurance.

How to calculate your life and health insurance needs.

Trevor Illingworth

Trevor has been successfully helping people with their personal financial planning for many years, gaining his expertise with a number of major European names in life assurance. He is now based on the Isle of Man, United Kingdom and operates internationally, advising high net worth individuals.

Last night you dropped dead!

How is your wife, partner or children going to manage today?

OK, the mortgage is paid for. Now, how about the rates, the electricity, the gas, the telephone, food etc?

Do you want your family to survive such a disaster? Perhaps you just may want them to continue to prosper!

Is this the worst that can happen?

Last night you were fortunate. You did not drop dead. You just had a stroke.

Fortunate? You now have all of the problems above plus a mortgage unpaid, and you can no longer work.

Get the picture?

Do you have enough protection?

Is it the right type?

This article is aimed at clarifying the various types of policies and the ways in which they can be ar-