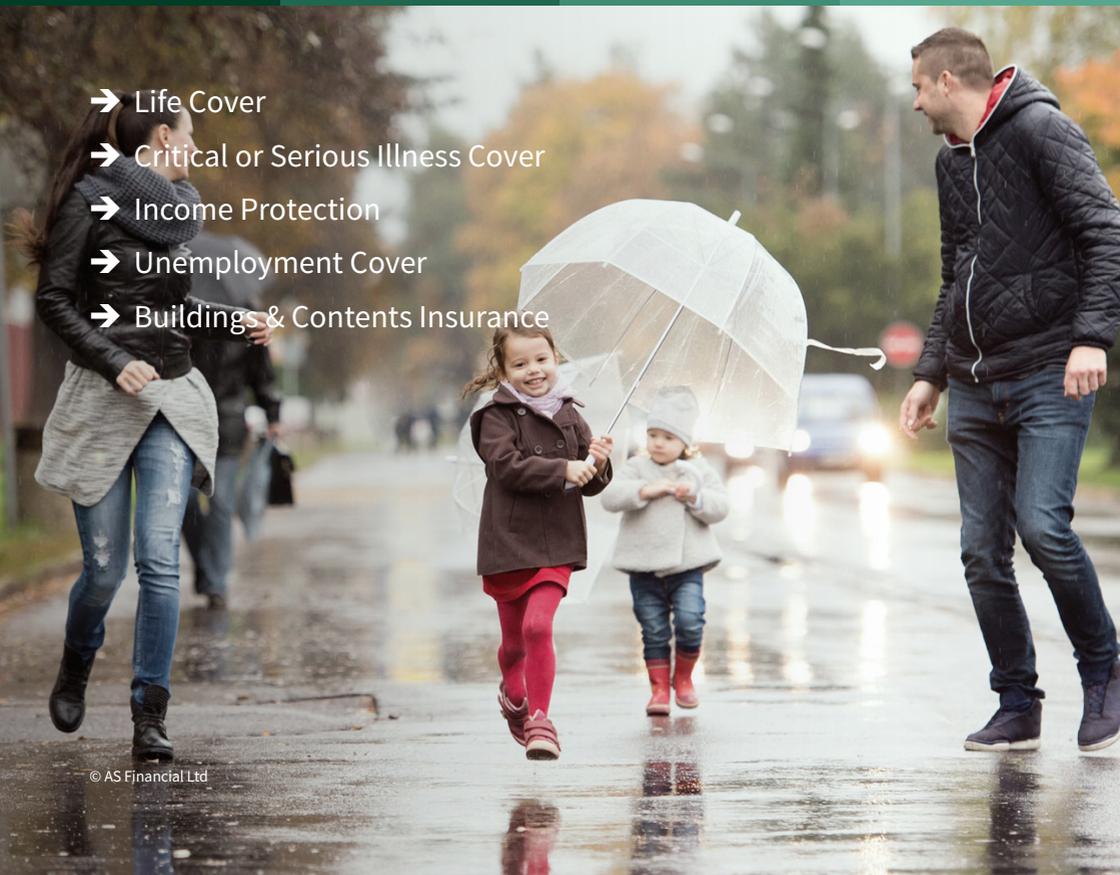


Financial Protection

Future protection for you and your family.

- Life Cover
- Critical or Serious Illness Cover
- Income Protection
- Unemployment Cover
- Buildings & Contents Insurance



Overview

AS Financial are a fully independent advisory firm. We use our expertise to help in a diverse range of situations.

Financial protection comes in many different forms and putting together the right combination of plans for your individual circumstances is a specialist job. This is why we have a dedicated protection department, with expert advisors ready to assist you with your needs. This can be as part of your mortgage review or purely as a stand alone protection review and planning service.

You will receive the same high standards AS Financial are known for and receive a full planning and implementation service. Our advisers are here to act for you, helping you to choose the most suitable and affordable protection policies and guiding you through the process with ease from start to finish.

What we do

AS Financial believes it is important our clients are financially protected when the unthinkable happens. We provide independent research and advice on the protection market, giving you all the information you need to make an informed decision.

We will analyse your current situation and make recommendations that cover all aspects of your financial security, within an agreed affordability budget. Once you have chosen your preferred plans, we will implement the cover. As your life changes, we will change our recommendations and update your cover based the new information you give to us, at no additional cost.

Protection types we offer

Life Cover

This is a policy that gives your family (or another nominated person) a lump sum should you die. This means that your loved ones will have financial security during a very difficult time. Your individual needs will be assessed, allowing us to create the right package for you, whether that's simply covering your debts, having additional capital or replacing an income for those left behind.

Critical or Serious Illness Cover

This policy pays out a lump sum to you should you get diagnosed with a serious illness. You could become unable to work, need private medical help, or need significant changes to your home to cope; the payment from this policy gives you the freedom to make your own choices. 1 in 2 people born after 1960 in the UK will be diagnosed with some form of cancer during their lifetime. Modern medicine however means half of those affected by cancer will survive for at least 10 years after diagnosis. This makes it crucial for you and your family to be protected during that period. Critical illness policies are very complicated, with each provider offering different levels of cover on different illnesses. We are here to simplify the decision, talk to you about your needs and recommend the most suitable policy for you.

Income Protection

Income Protection can provide you a monthly tax free income if you become ill and are unable to work for a set period. If you fall ill or have an accident making you unable to work, the sudden loss of income may mean you struggle to keep up with bills or your savings drain rapidly. This is where income protection kicks in and provides you and your family with financial security.

Unemployment Cover

Should you be made redundant, this cover will offer you a short term tax free income. The cover is designed to keep you on top of household bills and mortgages while you get back on your feet and find your next job.

Further information

If you would like a free review of your situation please do not hesitate to contact us on **0203 301 6690** or **info@as-financial.com**.