

NEW Simple Life Insurance

Life cover your loved ones can depend on

Your guide

from just
£5 a month



Apply in minutes for years of protection

Protect your loved ones when it really matters

If something should happen to you, how would your loved ones cope financially? From settling your household bills to paying towards the mortgage, Simple Life Insurance gives you a fixed cash sum that could help you and your family.

It all adds up

- £53.20** is the average family's weekly food and drink shopping bill
- £60.40** is the average weekly spend on housing, fuel and power for the home
- £33.30** is the average family's weekly spend on petrol and running a car
- £58.10** is the average weekly spend on recreation like TV, computers, books, newspapers and package holidays.

When you consider your household outgoings, you can see how a fixed cash sum could make all the difference.

Plus at just £5 a month, it's affordable too.

 Have you thought about how much cover you would need?



Introducing Simple Life Insurance

If you're aged 18–59, NEW Simple Life Insurance is a straightforward, affordable way to leave a fixed cash sum for your family when it really matters. It provides you with cover for a chosen term and will pay out a fixed cash sum if you die or are diagnosed with a terminal illness.

- A fixed cash sum to help your family – you could get up to £150,000 of cover
- Affordable monthly premiums starting from **£5 a month**
- A choice of terms to suit you and your family's needs
- 5 simple eligibility questions... and no medical
- If you're diagnosed with a terminal illness and if your life expectancy is less than 12 months, you can have your cash sum paid early. This doesn't apply in the last year of the policy.
- **15% cashback** at the end of your term if you haven't made a successful claim

15%
PAID BACK



It's more affordable than you think

Protect your family from just £5 a month – that's just £1.25 a week

- Choose a term, of 10, 15, 20, 25 or 30 years
- The term must end before you are 70
- Choose a premium – simply make sure it's an amount you're happy paying every month as if you stop your cover will end and you won't get anything back



? Not sure which term to choose? The table below can help.

Setting up home	Starting a family	Early school years	Later school years	Your children starting college	Children leave home
			10 year term		
20 year term					
	25 year term				
		15 year term			
30 year term					

? Ask me for a general example of premiums and cover of how much you could expect to receive.

? The cash sum paid may be subject to inheritance tax, so please read the enclosed Key Features document for more information – **I can help with this.**

More help with choosing your term

The term you decide is up to you: perhaps you want to use it to protect your growing family, or see them safely through their school years. See the terms that other customers have chosen with Simple Life Insurance:



Setting up home

Kelly is 25 years old and has just got married. She is about to move into her first home with her husband and hope to start a family. She may choose a **30-year term** so she has cover in place for the years to come.



Starting a family

Sarah is a 30-year-old mother of two children aged one and three. She might choose a term of **15 years** so she has cover in place over most of her children's nursery and school years.



Early school years

Chris is 43 years old and married with a six-year-old child. He may decide to choose a term of **20 years** to have cover in place until his daughter has left home and settled.



Approaching retirement

Leslie is 55 years old and he is welcoming his first grandchild into the family. He might choose a **10-year term** to protect his daughter and son-in-law as their family grows.



More help with choosing your premium

When it comes to choosing your premium, you need to think carefully about a few things:

- Your current level of income and outgoings.
- How much you want to leave your loved ones. Payouts range from £2,000 to £150,000, depending on the premium you choose.
- The amount you want to pay. Premiums range from £5 to £30 a month.
- How comfortable you are paying the premium over the full term, as if you stop your cover would end and you wouldn't get anything back.

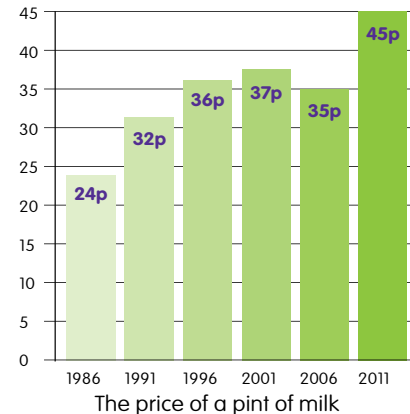
It's also a good idea to consider the effect of inflation when thinking about how much you want to leave your loved ones. To explain how this works it helps to think about how the price of milk has changed.

As you can see, £1 will now buy you a lot less milk than it would have 25 years ago. The same applies to your fixed cash sum – you won't be able to buy as much with it in the future as you would now. So you may want to bear this in mind when choosing your level of cover.

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1st
MONTH'S
PREMIUM
FREE

The effect of inflation




Ask me if you'd like a personalised quote showing how much you could receive.

Five simple questions – no medical

Other life cover providers may take you through a complicated set of questions and procedures. Our application process is easy. If you're aged 18-59 and can say 'no' to five questions about your health and lifestyle, you can apply. Plus there's no need for a medical.

You need to be honest and accurate about the information you give us, otherwise your policy may not pay out.

Have a look at the application form – **I can help with this.**

 **I have a few health issues – how do I know I'll be able to apply?**
I can help with this.

**NO
MEDICAL**



Your queries and concerns

I don't think I can afford life cover...

If you can afford £1.25 a week, you can afford Simple Life Insurance, starting from just £5 a month.

And if you'd like the opportunity to leave more for your loved ones, you can choose to pay a higher premium.

I already have a life cover policy...

As life goes on, your priorities and needs change. You may be thinking of starting a family, more children may have come along or your children may be leaving home.

Even if you already have a life cover plan, Simple Life Insurance could provide extra cover that protects your loved ones now and in the future – all from just £5 a month.

Who provides Simple Life Insurance?

Simple Life Insurance is available through the West Brom and is provided by AXA Wealth Ltd trading as Sun Life Direct.

Can I think about it?

Of course – you're welcome to come back any time. We'll provide you with an information pack that gives you everything you need to apply.

Why not discuss Simple Life Insurance with your partner? They can also take out our life cover and enjoy the peace of mind that comes with knowing your loved ones are protected.

**YOUR
PARTNER
COULD
BENEFIT
TOO**

We're here to help

We can tell you all about Simple Life Insurance, but we can't advise on whether it's right for you.

You need to be satisfied this type of policy meets your needs. For example, the amount paid on your death may be subject to inheritance tax.

If you need financial advice, please contact one of the West Brom's Financial Planning Managers at your local branch*. They can only advise on a range of products and services made available through AXA Wealth Services Ltd.



*If you're unsure of your nearest branch, visit www.westbrom.co.uk/branches

Protect your loved ones in a few easy steps

It's easy to get started and it takes just a few minutes to fill in the application form.

- Think about how much you'd like to leave your family and how long you want to be covered
- Choose a premium you're happy paying over a selected term
- We will provide you with a personal illustration
- Read the Key Features document carefully
- Fill out the application form. You must be able to honestly answer 'no' to all 5 questions in order to be eligible – I can help with this bit
- Fill in the Direct Debit instruction
- We'll do the rest!

Feel free to take home all the information you need. You're welcome to come back any time.

Remember – the first month's premium is free, and if you've paid all your premiums and no claim has been made, you'll receive 15% of your premiums back at the end of the chosen term.

YEARS OF
PROTECTION
IN MINUTES



Interested?
Ask me for an application pack.

Thanks for your time!