



You value your life

and the people you share it with



# Life Insurance from Aviva

**Like most people, you're probably busy making plans for the future, and looking forward to sharing it with the people you love. But however carefully you plan ahead, the unexpected can always happen.**

That's why arranging Life Insurance can be such a good idea. So if you should die, your dependants would receive a lump sum which could provide financial support and security.

For extra peace of mind you can opt to cover two people under one plan, so that both you and your partner are protected. Homeowners can also choose cover designed to suit their mortgage.

It costs less than you may think to prepare against the worst too – so you can enjoy peace of mind for a reasonable monthly payment.

For a personal quotation, just contact your financial adviser.



# Case Studies

Here are two examples illustrating how Life Insurance can be used to help keep a family's future secure.

## Case study – Decreasing Cover

Barry and Rebecca, in their early 30s, have just bought their first home. They need to use both their salaries to cover the mortgage repayments – and are worried about losing their home should one of them die.

Their adviser recommends that they take decreasing life insurance to cover both of them – so that, should something happen to either of them, the survivor would receive a lump sum payment that could pay off a substantial portion of the mortgage.

Decreasing life insurance is arranged, which will provide cover that decreases over time and broadly in line with their mortgage.





## Case study – Level Cover

Steve and Claire are in their mid 30s, and are buying a new house with an interest-only mortgage. Both work full-time and have no money worries. However, Claire recently gave birth to their first child Holly and has decided not to return to work for two years.

As Steve is now the sole breadwinner, their adviser recommends that they take out level life insurance (where the amount of cover stays the same) to protect both of them.

So, should anything happen to Steve, Claire will receive a lump sum to support her and Holly while they adjust to their new circumstances. However, if anything should happen to Claire, Steve's need could be different. He could use the lump sum to help pay off the mortgage and supplement his income whilst he makes arrangements for Holly's care – and he also has the option to take a career break.



## It's easier than you may think to protect your loved ones

### ■ **Our Life Insurance offers the cover you need.**

Your dependants receive a lump sum if you die during the term of the plan.

### ■ **Choose joint cover for yourself and your partner.**

### ■ **Choose the amount of cover you need.**

Your financial adviser can help you decide how much cover you need using calculations that take your personal circumstances and outgoings into account.

### ■ **Easy to arrange.** Your plan is designed so that it's quick and simple to set up.

### ■ **Payments stay fixed for the term of the plan.**

### ■ **Dedicated support.** If you or your beneficiaries need to claim, get in touch with us and we'll tell you exactly what we need to make the process smooth and stress-free.

### ■ **Cancel at any time.** The plan has no cash-in value if you decide to cancel it.

## Choose the best type of cover for your mortgage

To make life easy for homeowners, we offer cover to suit both repayment and interest only mortgages.

<b>Level cover</b>	This means the amount of cover you have stays the same for the term of the plan. This is often suitable if you have an <b>interest-only mortgage</b> , and the amount you owe on your mortgage stays the same.
<b>Decreasing cover</b>	This means the amount of cover decreases over the term of the plan. This is often suitable for people with <b>repayment mortgages</b> because the amount paid decreases broadly in line with the outstanding mortgage amount.

## How we make everything easy for you

Aviva works hard to make everything about your Life Insurance plan simple and hassle free. Should you or your dependants need to claim, you'll find we make everything easy during what we understand would be a stressful time. Our Claims Management Team is there to take you or your dependants through every step of the claims process, and we give you a named contact who is personally responsible for helping you.

**To arrange your Life Insurance plan with  
Aviva, please contact:**