

A collection of cricket equipment including two wooden bats, a red cricket ball with white stitching, and two wooden stumps. The items are arranged in a way that suggests a cricket pitch or a batting stance.

Don't Get Bowled Out Through Loss Of Income

Protecting your income against both accident and sickness can be made to fit your budget.

ANY illness or accident - **24 hrs a day**
UP to 60% of your income - **paid tax free**
PAY the same low rates - **regardless of your job***
ALL high risk amateur sports included - **even on holiday**
DAY 1 cover available for everyone - **and payable until retirement**

Example quote - male/female - aged 31 income £15,000
Benefit £682.50 per month tax free *Premium* £13.80**pm

Quote based on benefit payable from week 4 for an accident and from week 4 for an illness. Acceptance and claims are subject to underwriting. There is no cash-in value at any time. Monthly premiums will increase within specified age bands as you get older.

*Excludes professional sports people.

**Source: The Exchange, April 2010.

WWW.IFMS.NET

01736 757123

Independent Financial Management Service Europe Limited (IFMS)
is Authorised & Regulated by the Financial Services Authority