



PROTECTION CRITICAL ILLNESS

Name: Miss Dawson
Age: 28
Occupation: Media buyer
Single

Miss Dawson has never been much of a planner. She was enjoying her twenties – she had a good job, a great social life and no major financial commitments. But with her 30th birthday looming on the horizon, she decided that she had to start thinking about the future. Which is why she went to see her Financial Planning Manager.

Sorting out a pension was at the top of her list of priorities, but her Financial Planning Manager raised the subject of critical illness cover. She'd never had any health issues, so it wasn't something that she'd given any thought to. But it seemed like a good idea to sort something out at the same time as setting up a personal pension.

As it turned out, it was a very wise move. Six months later, Miss Dawson was diagnosed with MS. It was a bitter blow, but having critical illness cover made her feel less panicky about the future.

This case study is fictitious and is purely designed as an example to illustrate a possible financial planning scenario – no photographs, names, quotes or details included in the case study relate to real customers. Any matches or similarities with an individual are by chance and unintentional.

Miss Dawson shouldn't need to stop work for a while, but there's a good chance she might have to in the future if her symptoms get worse. Her Financial Planning Manager had already explained the claims process in full, so she feels comfortable knowing she has a safety net in place.

HOW BARCLAYS FINANCIAL PLANNING CAN HELP

- We'll work with you to identify your insurance needs
- We'll guide you through the options available
- We'll recommend what level of cover is appropriate
- And we'll find the right policy to meet your specific needs

Please remember that the value of investments and any income from them can go down as well as up, so you could get back less than you put in.