

WELCOME TO TAYLOR LUCAS FINANCIAL **SERVICES**

WHO ARE WE

We are Insurance Specialists solely focused on Protection policies such as Life Cover, Critical Illness, Whole of Life Cover & Income Protection. We are members of the largest Mortgage & Protection network in the UK and are an affiliate member of CI Expert, the UK's premier critical illness knowledge base.

WHAT DO WE DO

We conduct comprehensive insurance reviews and analysis, from assessing existing arrangements to creating new ones. With an in-house legal team, we also ensure our clients policies are correctly **structured** to avoid unnecessary administration and tax issues.

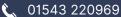














WHAT HAPPENS **NEXT?**

Your Insurance Review appointment has been booked. Let's have a look at what will happen next.



Your Insurance Specialist will call you at the agreed time to gather further details and discuss your needs. Look out for your SMS confirmation.



We'll send you a request to complete a questionnaire and upload any existing insurance policy details. This will speed up your appointment and enable your advisor to spend more time discussing the things that really matter!



Your quick quote illustration for Life

You should read this document together with the policy summa summary lets you know the key features and risks of the Life In

Life and critical illness cover for	John Doe and Jane Doe
Cover type	Decreasing
Cover amount	£175,000.00
This will reduce each month broadly in line wit repayment loan, with an interest rate of 8%.	th the amount outstanding on a
Policy term	30 years

 Waiver of Premium for Joint 	hn Doe and Jane Doe
Deferred period	6 months
How much will it cost?	
Monthly premium	£131.77
How your premium is made up	
 Life and critical illness cover 	£113.67
 Upgraded critical illness benefit for 	
John Doe	£6.99
Jane Doe	£6.03
 Upgraded children's benefit 	£3.39
 Total permanent disability 	
John Doe	£0.61
Jane Doe	£0.54
Waiver of Premium	
John Doe	£0.27
Jane Doe	£0.27
Total premiums payable over the term of the policy	£47,433.96
This is how much you could pay if you keep the policy for	its full term.
M you choose to change your policy in the future, the total	premiume you pay

If you choose to change your policy in the future, the total premiums you pay

*An example of an insurance policy summary page







WHAT WILL WE **DISCUSS?**

Having a look at this section will help you prepare for your meeting with your advisor.

If you have existing insurance arrangements, we will discuss them so we can understand the reasons why they were initially put in place.

We will ask you a set of questions that will help us identify any current shortfalls you have and will direct us to a set of accurate options you can consider. Please have the following information prepared:

- Your mortgage debt
- Your remaining mortgage term
- Your other debt such as personal loans
- Your income through employment or self-employment
- Your benefit income
- Your employer sick pay benefit
- Your household & lifestyle expenditure









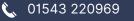
We will also need to understand your current health situation and discuss any medical conditions you have. Insurance providers base their costs on the status of our health & lifestyle.

Everything we discuss is Private & Confidential. Click here for our privacy policy.









OUR RESOURCES

We have access to market leading platforms and use cutting edge technology to analyse the terms & conditions of your existing arrangements and to research the market to assess if your cover can be improved.

We will also assess what you are spending to see if we can save you some money.

We are 'whole of market' insurance brokers - whole of market brokers are professionals that search the entire financial marketplace for the best possible rates for their clients. As we are not tied to a specific insurance provider, we have no restrictions in our attempts to find you the best possible outcome.

Here are just some of the providers we have access to

















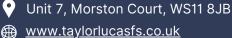












FREQUENTLY ASKED **QUESTIONS**

How long will my insurance review take?

Your first appointment will take place on the telephone and will take approximately 30-45 minutes. Another appointment may be necessary. This is dependent on your existing arrangements and the level of research that your insurance specialist needs to undertake. Completing the questionnaire and uploading any existing policies to the form will help.

Are your services regulated?

Taylor Lucas Financial Services Limited is an Appointed Representative of PRIMIS Mortgage Network, a trading name of First Complete Ltd. First Complete Ltd is authorised and regulated by the Financial Conduct Authority.

Will it cost me anything?

No, we will not charge you a fee for our services relating to insurance, but we will receive commission from the product provider. The commission will be calculated as a proportion of the premiums paid for the insurance product. You will receive a quotation which will tell you about the fees and charges relating to any insurance policy that we recommend.

How do I upload my existing policy documents?

You will receive a questionnaire/form to complete straight after your review appointment is booked for you. There is a section on the form that allows you to upload image (JPEG, PNG) or document (PDF) files. Please see page 2 for an example of what we need.

Do I need a life insurance trust?

Assigning a trust to a life insurance or critical illness policy will ensure the proceeds of the policy are paid to the right people at the right time. This type of framework can have estate administration advantages. We have access to an in-house legal team to ensure they are correctly structured. We do not charge a fee to advise on or prepare insurance trusts.





