



“Scottish Provident – our guardian angel”

Fred’s story

When Financial Adviser Fred Millward, began to feel unwell in early 2008, the last thing he expected was that he would need a heart valve repair operation later that year.

Sadly that’s exactly what happened. Fortunately Fred had taken out a critical illness plan with Scottish Provident back in 2002, after the death of his father at an early age. The plan paid out a six-figure sum shortly after his operation and Fred cannot begin to say what an absolutely massive difference the money has made.

He said it was a lifesaver particularly during his recovery period as without it, he would not have been able to focus on getting better. Instead he would have been worrying about getting back to work, at what would normally have been a very busy time for him. The money was an important cushion for Fred and his partner Wendy, and allowed them to clear some key financial commitments.

Wendy says: “Often words like peace of mind are deemed to be just marketing hype however they are absolutely true.” And according to Fred: “The financial support from Scottish Provident made life and the future worth looking forward to.”

Like Fred, you could protect yourself against the financial impact of suffering a critical illness.

Critical illness cover from Scottish Provident:

- Pays out a lump sum (or monthly payment) when you suffer from one of a list of specified illnesses.
- Provides children's cover at no extra cost – with every plan that has critical illness cover included, Scottish Provident will provide children's critical illness cover of up to £20,000 for each child (subject to terms and conditions) at no extra cost. Children's critical illness cover is our fifth highest claims paid category with over £8m paid out since 1996[†].
- Cover buyback option – you could take out further critical illness cover after a claim has been accepted with the Scottish Provident cover buyback option. This option must be selected at the outset of the plan and effectively means that should you make a claim, you could still be covered for cancer, heart attack and stroke under a new plan*.
- Covers a comprehensive range of critical illnesses – with a number of definitions going beyond the ABI standard*.
- Provides two additional benefits at no extra cost, immediate cash benefit and children's income benefit, when you take out critical illness of at least £25,000 and income protection on the same plan*.

* Terms and conditions apply. Some critical illnesses and forms of cancer are not covered. Please see the Self Assurance Product Guide for more details.

† Scottish Provident critical illness claims paid 1 January 1996 to 30 December 2009.

The plan will have no cash-in value during or at the end of each benefit term. If you stop paying premiums you won't get anything back, your plan will stop and you will no longer be covered for any benefits.

Ask your Financial Adviser for more details about this valuable benefit.