



# Protection

Life is full of uncertainties and some events can damage or even ruin your long-term financial security. Whether it is your business interests or your personal life, it's vital to ensure you have watertight protection in place. Our team are experts in finding solutions that fit your needs exactly.

## Protecting what's important

No one can guarantee what will happen in the future, and illness, accidents or even death can strike at any time.

That's why it makes sense to take precautionary measures to safeguard your health, income and personal interests. You will want to ensure your family will be financially comfortable in the case of a sudden loss of earnings. You will want to ensure you have access to prompt medical treatment whenever you may need it.

Likewise, if you are a business owner, it is prudent to arrange protection against the loss of a key person or business partner. There could be any number of reasons why either you or one of your colleagues is unable to continue their current role in the company. We work with our clients to ensure they never overlook the possibility of unexpected change and have arrangements in place to deal with whatever may be around the next corner.

## Expert guidance from Kreston Reeves Financial Planning

Our team of advisers will take the time to understand your circumstances and financial situation before making any recommendations. We can find out whether you have the level of protection you require, by examining your current documentation. You can rely on our honest and unbiased advice to take in the whole of the marketplace and identify what will work to your best advantage. We can then tailor the options to suit your needs and ensure you only pay for the cover you need.



## Business protection

It is a vital part of business to be able to adapt and cope with any eventuality. Organisations of all sizes, industries and stages of development should be properly protected from an unpredictable future.

Business owners can fail to recognise that their success depends on certain people. If you were to lose one of them, how would this affect the company's performance and profit? We can help you to find suitable protection to ensure your business does not suffer as a result of losing a key member of your team.

If one of your business partners or shareholders were to become seriously ill or die, do you know what would happen to their share of the business? We can help you to develop a contingency strategy to cover this eventuality and ensure funds will be available to buy the shares from the shareholder or his estate, without any business loss.

## Individual protection

It's all too easy to take our health and fitness for granted. The impact of critical illness, accident or death can be financially devastating for the whole family. Mortgages, bills and repayments will still need to be paid, despite what may happen in your personal life. With appropriate cover in place, you can be sure that if you were to need medical attention, a stint in hospital or additional help at home, you can receive swift and high-quality treatment to help you on the road to recovery. And you can relax in the knowledge that your family will have a financial safety net if the worst were to happen.

Whether you are self-employed or have been working for the same company for years, it pays to protect yourself from the financial fallout that comes with redundancy or long-term unemployment.

## A higher level of expertise

Our key focus is providing you with quality client service. We get to know you, so we can help you confidently make the right decisions as you move forward in life and in business. Our approach is tailored to meet your changing needs and to provide you with peace of mind.

It's reassuring to know that the level of expertise within Kreston Reeves Financial Planning is above the industry standard. We are proud holders of the prestigious Chartered Financial Planner status, accredited by the Chartered Insurance Institute – the industry's 'gold standard' for firms of financial planners in the UK.

In addition to providing comprehensive financial planning services, as part of the wider Kreston Reeves group, we also offer a full range of accountancy, tax, business advisory and legal services in-house. As with all that we do for you, these will be tailored to your personal needs and circumstances as discussed with you throughout our communications.



## Knowing your business, tax and wealth needs. Our offices are across London, Kent and Sussex

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