

Protection Pathways

Mo and Jan

Mo and Jan's scenario:

Mo and Jan are first time buyers who have just purchased a property and have a joint repayment mortgage with £200,000 remaining over 25 years.

Last month they found out that Jan was pregnant with their first child. They plan to have one more in the next few years.

Mo is 34, works as an IT Consultant for his own Limited Company, earns £40,000 each year and has no sick pay. Jan is 30, works as a solicitor, earns £75,000 each year and has 80% of her salary covered through her employer's Group Income Protection scheme. Jan has ambitions of becoming partner at her practice and has no desire to become a stay-at-home parent. She plans to retire at age 60.

They have around £15,000 in savings which they plan to use on home improvements.

Understanding Mo and Jan's needs

Mo's primary need is to ensure he receives a replacement income if he was unable to work. Given their intention to spend savings on home improvements, Mo and Jan have agreed that they wouldn't want to dip in to these for more than three months.

They have a shared need for protecting the mortgage if either was to die. The surviving partner would also need an additional income to help cover bills, ensure they can maintain their families standard of living and potentially have the option to work less and spend more time with their children.

As they've found out they're expecting a baby, they now also have a need for financial protection in the event their child became seriously ill, or if there were any complications throughout the pregnancy.

There may well be other products or options that suit Mo and Jan but until you understand their full individual circumstances you can't determine that at this point.



Protection Pathways Mo & Jan

Here's what Mo & Jan's solution could look like:

Income Protection (Mo)	
Term to age 68	
13-week deferred period	
Full term benefit period	
£2,116 each month, linked to RPI	
Cost	£32.55

Life Cover (Joint)	
25-year term	
£200,000 sum assured decreasing at 6%	
Waiver of Premium included	
Cost	£10.51

Prices accurate of 16 July 2025

Family Income Cover - Life Cover (Mo)	
Term to age 68	
£1,500 each month, increasing at RPI	
Waiver of Premium included	
Plus: £25,000 Children's Cover and Pregnancy and Early Childhood Cover	
Cost	£26.01

Family Income Cover - Life Cover (Jan)	
Term to age 60	
£2,000 each month, increasing at RPI	
Waiver of Premium included	
Plus: £25,000 Children's Cover and Pregnancy and Early Childhood Cover	
Cost	£23.14

Total Cost	£87.21
Including multi-policy fee discounts of 4 x £1.25	

Options Mo and Jan might want to consider in the future*:

- Zurich Accelerate if either wants quick access to diagnosis and treatment for cancer, heart and neurological conditions
- Critical Illness Cover if either requires an additional sum of money in the event they suffer a serious illness
- Consider upgrading to Children's Enhanced Cover

*eligibility criteria to be met



Remove Pregnancy and Early Childhood Cover when the youngest child is seven. They can always add it back if they need to in the future.

