

# Protection Pathways

## Joe

### Joe's scenario:

Joe is 28, single, with no children, and works as a Retail Manager at a local business park earning £36,000 each year.

He only has around £2,000 in savings but his employer provides him with three-months sick pay along with four times his salary for death in service.

Joe rents a flat and pays approximately £1,000 each month.

Outside of his small savings he lives pay cheque to pay cheque.

## Understanding Joe's needs

Joe's primary need is to ensure he receives a replacement income if he was unable to work for more than three months.

If Joe was to suffer a more serious condition, this could bring added expenses for things like treatment. Additionally, something that could increase his savings 'safety net' in the event of a serious illness would help to take the pressure off at a potentially difficult time.

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



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Here's what Joe's solution could look like:

Income Protection	
Term to age 68	
13-week deferred period	
Full term benefit period	
£1,950 each month, increasing at RPI	
Cost	£37.29
Critical Illness Cover	
Term to age 68	
£36,000 sum assured, increasing at RPI	
Waiver of Premium included	
Cost	£14.53
Total Cost Including multi-policy fee discounts of 2 x £1.25	£49.32



If budget is an issue  
consider a limited  
term benefit period or  
lower monthly benefit

Options Joe might want to consider in the future\*:

- Zurich Accelerate if he wants quick access to diagnosis and treatment for cancer, heart and neurological conditions
- Life Cover if he settles down with a partner
- Children's cover options if he starts a family

\*eligibility criteria to be met

Prices accurate of 16 July 2025

