Radcliffe & Co

Financial protection advice and insurance plan

Protecting what matters most.
Calm, professional guidance.
Advice you can trust.

Financial protection advice and insurance plan

Financial protection isn't about pessimism. It's about planning with care, so your income, your family and the life you've built are protected if the unexpected happens.

Clear, independent advice to build resilience

As FCA-regulated independent financial advisers, we help individuals and families protect income, dependents and financial commitments with personalised, impartial advice.

Whether you're securing your family's future, protecting business interests or planning for life's uncertainties, we'll work with you to put the right cover in place and keep it aligned as life changes.

What is financial protection?

Financial protection helps shield your income, lifestyle and loved ones from the financial impact of unexpected events.

It's a core part of personal and family financial planning. The aim is simple. If something happens to you, illness, injury, or death, your household can still meet its commitments and maintain stability.

A thoughtful protection plan may include:

- Income replacement if you can't work due to illness or injury
- Financial support for dependents if you die
- A lump sum on diagnosis of a critical illness
- Cover for debts, like mortgages, loans and other liabilities
- Support for lifestyle changes, care needs or time away from work

We'll review what you already have, identify any gaps, and make sure your cover evolves as your circumstances change.

Why financial protection matters for families and individuals

Life changes quickly, and so do financial responsibilities.

Without the right protection in place, an unexpected illness, injury, or death can create pressure at the worst possible time. For many households, income underpins everything: mortgage payments, school fees, day-to-day living costs and future plans.

With the right financial protection in place, you can feel confident that:

- Your dependents remain financially secure
- Mortgages and debts can be maintained or cleared
- Your family can keep their standard of living
- Business interests are protected
- Treatment costs or lifestyle adjustments can be funded

Planning ahead isn't just about insuring against risk. It's about protecting the people you love and the life you've worked hard to build.

How financial protection advice works

Our approach is structured, transparent and built around you.

1. We understand your situation

We start with a detailed review of income, dependents, liabilities and goals, so the cover is based on your real priorities.

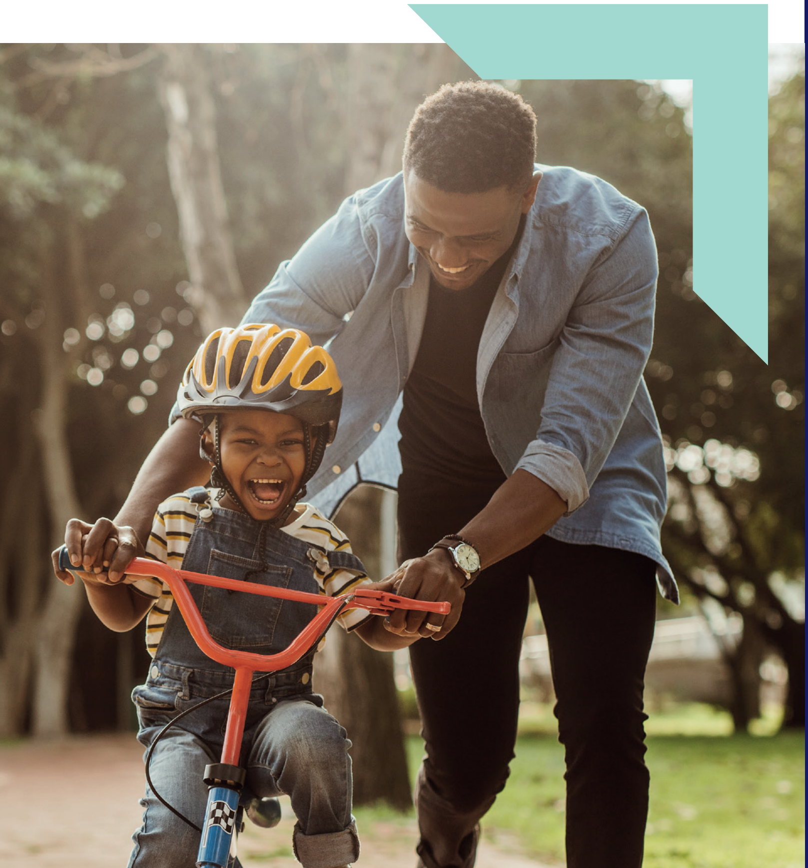
2. We identify gaps and options

We'll review any existing policies, highlight areas of risk, and research the wider market to recommend suitable cover.

3. We put the plan in place and keep it current

As life changes, a growing family, a home move, a career change or approaching retirement, we'll review your cover to help ensure it still fits.

We build long-term adviser relationships grounded in trust, clarity and ongoing support.



Types of financial protection insurance we can advise on

Life insurance

Life insurance can provide a lump sum for your beneficiaries if you die. It's often used to support dependents, repay a mortgage, and maintain financial security.

Income protection

If illness or injury stops you working, income protection can replace a portion of your earnings. Options vary depending on how long you want to be covered for and how quickly it pays out, for both employed and self-employed clients.

Critical illness cover

Critical illness cover can pay a lump sum on diagnosis of specified serious illnesses. It can help fund treatment, reduce financial strain, repay debt, or provide breathing space while you focus on recovery.

Family protection planning

A coordinated approach can combine policies for partners and children, helping ensure protection is clear, comprehensive and aligned with your wider plan.

Business protection

For business owners, protection may include key person insurance, shareholder/partnership protection and relevant arrangements for loans and succession planning, helping protect continuity if the unexpected happens.

Radcliffe & Co

Why choose Radcliffe?

- **Independent**, FCA-regulated advice with whole-of-market access
- **Specialist expertise across key sectors**, with practical insight you can rely on
- **Long-term relationships with advisers** who get to know you as your life and priorities change
- **Tailored recommendations** shaped around your goals and wider financial picture, not off-the-shelf solutions
- **Over 60 years of trusted advice**, combining proven heritage with modern thinking

Financial protection advice and insurance plan

Talk to an independent adviser about protection for you and your family

Unexpected events can happen at any time. Putting the right protection in place now can provide reassurance that whatever comes next, you're prepared.

If you'd like impartial, tailored advice from experienced independent advisers, we're here to help.

Book a free consultation today

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