

# Today in the UK...



- Over 1,676 people will die (more than one a minute!)
- 2.2 million people of working age will have been unable to work for at least six months due to sickness and disability
- Over 2 million people will be claiming Income Support
- Over 813,300 people will be claiming JobSeeker's Allowance
- Over 2.7 million people are claiming Incapacity Benefit
- Over 2.6 million people are claiming Disability Living Allowance



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Source: National Statistics Online, 2004

Setting aside the fruitless arguments about the extent to which people 'sponge off the State', the Government's statistics show compellingly the truth about living in the UK:

- People die, often prematurely
- Health can be variable, unpredictable, or just plain bad
- Redundancy happens to real people, not just characters in books

These facts have a practical impact on our lives - most notably on the way we make our plans...

The goal of a comfortable retirement can be completely devastated by long term sickness.

The intention of providing for one's spouse and children can be blown out of the water by premature death.

The simple objective of purchasing our own home can be undermined by ill-health, redundancy or even death.

Thankfully, at Lakin Clark Financial Planning Ltd we specialise in helping our clients protect themselves against these kinds of unforeseen, but altogether too common catastrophes.

We cannot predict the future, but we can help to safeguard the financial security of yourself and your family.

We do this by putting together a plan which suits your current circumstances, but which can be adapted as you progress through life and your objectives and priorities change.

Why not call us on 01843 221449 for a free initial meeting to discuss your concerns and preferences?

All advice that we give is fully independent, and based upon the 'whole market' in the UK.

## Lakin Clark Financial Planning Ltd

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