



Financial Protection Starts Here.

Life Insurance, Critical Illness, Income Protection.

GOWER.

Your lifelong financial partner.



In the event of death, long term illness, or injury, financial protection can:

Clear outstanding debt

Ensure your mortgage and other financial liabilities can be repaid

Protect your family's lifestyle

Help your loved ones maintain their standard of living

Replace lost income

Keep up with household bills if you're unable to work

Safeguard your business

Have a succession plan in place should your business lose a key employee

Give you confidence about the future

Provide financial reassurance if life takes an unexpected turn

What type of financial protection do you need?

Life Cover

Either a lump sum or monthly benefit paid to your loved ones should you die or be diagnosed with a terminal illness

Critical Illness Cover (CIC)

A lump sum or monthly payout if you are diagnosed with a specified critical illness

Income Protection (IP)

A monthly income to replace part of your salary if you are unable to work for a long period due to illness or injury

A combination

We can put a plan together that suits you and your budget – protection is not one-size fits all

Flexible protection, built around you

Choose your cover or your budget

Base your plan on the payout you want, or on what you would prefer to pay monthly or annually

How your payout works

Keep your cover level, increase it with inflation, or reduce it in line with a mortgage

How long you're covered

Set your plan for a fixed term or until a chosen age

How your premiums are structured

Choose premiums that stay fixed or increase over time, with guaranteed or reviewable options

Who receives the payout

Direct it to you, your estate, or place it in trust for someone specific

Why Gower?

As financial planners, we not only search the market to create a protection plan that fits your needs and budget, but can ensure it supports your overall financial goals and objectives.

We handle the research, comparisons and provider communication for you - guiding you through every step of the process so you can make **clear, confident decisions** with **complete peace of mind**.

Your needs are unique. Your protection should be too.

Talk to one of our advisers to build a plan that gives you clarity and confidence.



Contact us

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