

Jill was 41 and worked full-time as a store manager in a large supermarket, earning around £65,000. The work was hectic and often stressful but the store was conveniently close to Jill and husband Paul's home.

Paul worked as a national sales manager and travelled frequently, so Jill often had to juggle her time between work and looking after their 12-year-old twin girls. One of the girls, Rachel, was very unhappy at school, which was causing great concern and putting more demands on Jill's time.

When the twins were born, Jill and Paul were concerned that they might not have enough insurance protection. They saw a financial adviser who recommended they insure their lives so that the children's care and education would be taken care of. The adviser worked out an appropriate sum of life cover, and advised that they both take out income protection cover.

Paul was away on business in the run up to Christmas. It was the busiest time of year at the supermarket, and Jill was working extra shifts. Jill also had to go and see Rachel's school Principal several times. This high-stress period of juggling responsibilities as a mother with her work commitments caused Jill to suffer a mental breakdown. Several other stress factors, which had been building over many years, worsened her condition.

Jill began receiving medical treatment for severe depression and with her adviser's help, made a claim under her income protection policy. The claim was approved and she began receiving the full benefit of £4,100 a month.

Jill is recovering well. The knowledge that the family's ability to pay their home loan and other expenses was unaffected by her time away from work has greatly helped her recovery.

**Information is based on current understanding of taxation legislation and regulations. Levels and bases of, and reliefs from, taxation can change. The information contained is generic in nature and does not take into account your personal situation. No advice is being provided. You should consider whether the information is appropriate to your needs, and where appropriate, seek professional advice from a financial adviser.**



This is an example only. Grounds for making a claim and level of benefit can vary from one policy to another depending on their terms.

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