

Legal & General – What’s your clients ‘Deadline to Breadline’?

Planning ahead is something we all do, from saving for holidays to who does the school run. Financial planning on the other hand can sometimes seem overwhelming or something to put off until tomorrow. Legal & General’s **Deadline to Breadline research 2017** of 2,000 full and part-time employees, reveals that on average UK employees could be on the breadline in just 32 days if they lost their main source of income due to long-term sickness, critical illness or death.

Other key findings Legal & General made from the research:

- More than a quarter (26%) of UK employees surveyed said that their current savings would last them just one week or less.
- Nearly one-quarter (23%) said they do not save any of their income each month, so for these people their ‘Deadline to Breadline’ could be tomorrow.

The research highlights the UK’s protection gap and the need for further planning with products such as income protection, which can play a vital role helping families to cope with the sudden loss of income.

How can you help your client?

Legal & General’s Intermediary only Income Protection Benefit plan provides a monthly benefit to support your clients if they are unable to work due to incapacity caused by illness or injury, which results in a loss of earnings.

Your clients can use this monthly benefit in a number of ways such as helping towards their mortgage or rent payments, medical care, or to help maintain their lifestyle.

You can help them maintain their lifestyle if the worst were to happen. Legal & General believe that to make protection more relevant to clients you need to make it personal. Use the [Deadline to Breadline calculator](#) to show your clients their own potential situation, so you can help them decide how to help protect their financial security today.



You can access a range of resources and tools from [Legal & General’s Income Protection hub](#) to help you provide further support to your clients.

Apply for Legal & General’s products through the LifeQuote Portal, just look for *Legal & General* or *Legal & General Extra* in your results list.

For further information please contact the Adviser Support team on 01243 791199.

To view our previous updates please click [here](#).

Best regards,
LifeQuote Team
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