



# The Umbrella Plan

covers you in three ways

- 1 Income Protection
- 2 Life Insurance
- 3 Specified Illness Cover

Typical starting price

**€67.81**  
per month



- ✓ For independent contractors
- ✓ All your protection needs covered
- ✓ The ultimate safety net

Easy as 1,2,3 call us today

**01 296 6120**

## You'd like the same cover as a Contractor as you had as an Employee

For most people the decision to become an Independent Contractor is one of the most financially rewarding of their entire career but you're acutely aware that your former employment gave you a comprehensive benefits package including Sick Pay, Life Insurance and in some cases Serious illness protection. But what you may not be aware of is that now you can very simply and affordably provide these benefits for yourself.

We don't usually think of our current income and our future earnings as an asset. However, if you take a moment to think about it, the money you earn pays for almost everything you have... mortgage, car loan, bills, children's education, insurance and so on. Without it, you are faced with a pretty worrying picture. Nobody wants to think about what life would be like should disability or illness strike. This issue is even more stark for Independent Professional Contractors. It's a zero sum game that you are either at work and being paid or unable to work and relying on savings to make up the shortfall. But what happens when the savings run out? What if it's a long term illness/disability?

Rockwell financial management have been advising independent contractors for nearly ten years and overtime we built up an extensive experience in solving the problems most contractors have with respect to financial planning. That's why we created [The Umbrella Plan](#). A complete solution to your benefits problem and all at one affordable monthly cost.

## Supporting your Contracting Career

### The solution is 3 steps away

- 1 Get a Quote
- 2 Complete a Simple Application Form
- 3 You're Covered

Ready to get started?

## Step 1. Get a Quote

choose your level of cover

### Each plan provides you with:

- ✓ Income Protection
- ✓ Life Insurance
- ✓ Specified Illness Cover
- ✓ Tax relief
- ✓ Access to Best Doctors® Service
- ✓ Peace of Mind
- ✓ Simple Solution

### Examples of Cost/Cover

#### Bronze Umbrella Plan

Income Protection	€33,000
Life Insurance	€150,000
Specified Illness Cover	€30,000

€67.81 per month\*



#### Silver Umbrella Plan

Income Protection	€42,000
Life Insurance	€250,000
Specified Illness Cover	€50,000

€94.34 per month\*



#### Gold Umbrella Plan

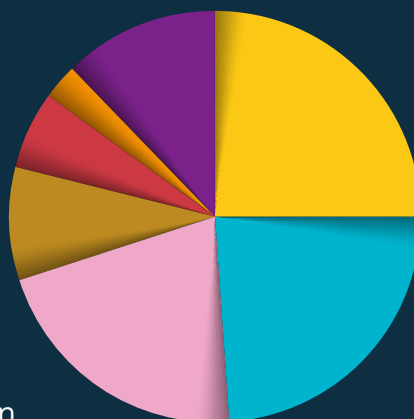
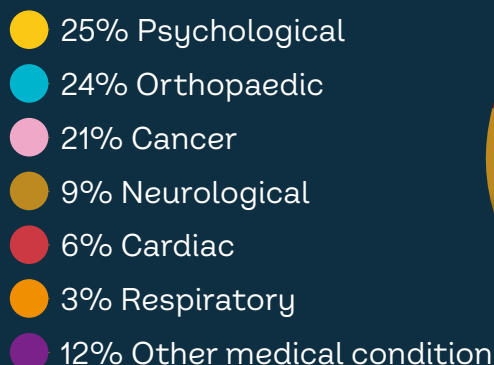
Income Protection	€60,000
Life Insurance	€500,000
Specified Illness Cover	€100,000

€143.64 per month\*



# Nobody plans to get sick...

## Medical reason for claims submitted in 2020



**56%**  
under 50

56% of our claimants were under 50 at the time of claim. Our youngest claimant in 2020 was aged 23.

## Specified illness cover claims



Average claim amount

**€73,633**

**€62,939**

Largest claim

Over  
**€490K**

Just over  
**€520K**

Heart-related conditions  
(diagnosed)

**27.3%**

**6.1%**

Malignant cancer

**Over half**

**4 in 5**

Main causes of  
malignant cancer claims

**1 Prostate  
2 Colon  
3 Lung**

**1 Breast  
2 Lung  
3 Skin**

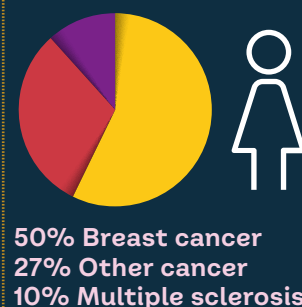
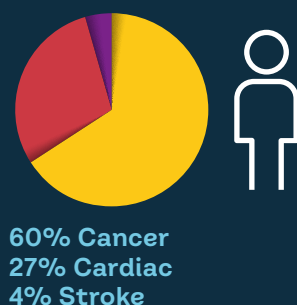
## Life protection claims

Average male age  
**54**

Average female age  
**51**

Top 3 reasons  
for claims 2020

**Cancer  
Cardiac  
Respiratory**



# A Claimants story...



I was driving to work one day, I had a terrible pain and the next day I was in hospital and I haven't worked since. Just happened I never expected it or to be told I have an incurable heart condition. It was a very simple process, fill out the forms. Get the supporting paperwork, send it in and once my claim was assessed and deemed to be genuine I was paid no questions asked. Every four weeks I'm paid, still am. If it wasn't for this policy, I would have to survive on an Invalidity Pension which is less than a quarter of what I have coming in now.

Marc – Income Protection Claimant

Source: Aviva Ireland

## Best Doctors® Second Medical Opinion

**All members of The Umbrella Plan will be able to avail of the Best Doctors® Second Opinion Service for themselves and their family.** The service can help you with those questions that are likely to be racing around your mind after being diagnosed with a serious illness such as:

- Will I get better?
- Is my diagnosis correct?
- Is the treatment I've been recommended, the most appropriate or is there an alternative?

Best Doctors® aims to help people with these overwhelming questions by offering an expert second opinion from peer reviewed specialists, thereby helping you make decisions about your health. For more information please watch the video.



Best Doctors® were available to us at a very difficult period in our lives. Our Dad had just been diagnosed with Cancer. Best Doctors® made me and my family feel like we mattered.

Karen, Kerry.

I have epilepsy. They looked through all my records before assigning an epilepsy specialist to me just in case there was something there. I felt reassured that I knew what I needed to talk to my epilepsy specialist about now. Until then he was always telling me, where is now I could go in and ask them questions, like what about this?

Marian, Dublin.

rockwellfinancial.ie



**Rockwell**  
Expert Financial Management

Ready to get started?



Rockwell Financial Management Ltd trading as Rockwell,  
Rockwell Financial Management is regulated by the Central Bank of Ireland.  
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