

# IMPACT AREA 1: **BUILDING FINANCIAL RESILIENCE**

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## IMPACT AREA 1: **BUILDING FINANCIAL RESILIENCE**



**BUILDING RESILIENCE  
THAT CAN WEATHER  
LIFE'S STORMS**

**The challenge: too many people are living without a financial safety net and face excessive and avoidable hardship following illness or bereavement**




**42% of people with a mortgage have no life cover in place if the home owner dies**



**3 in 5 couldn't manage financially for more than six months if they were unable to work**



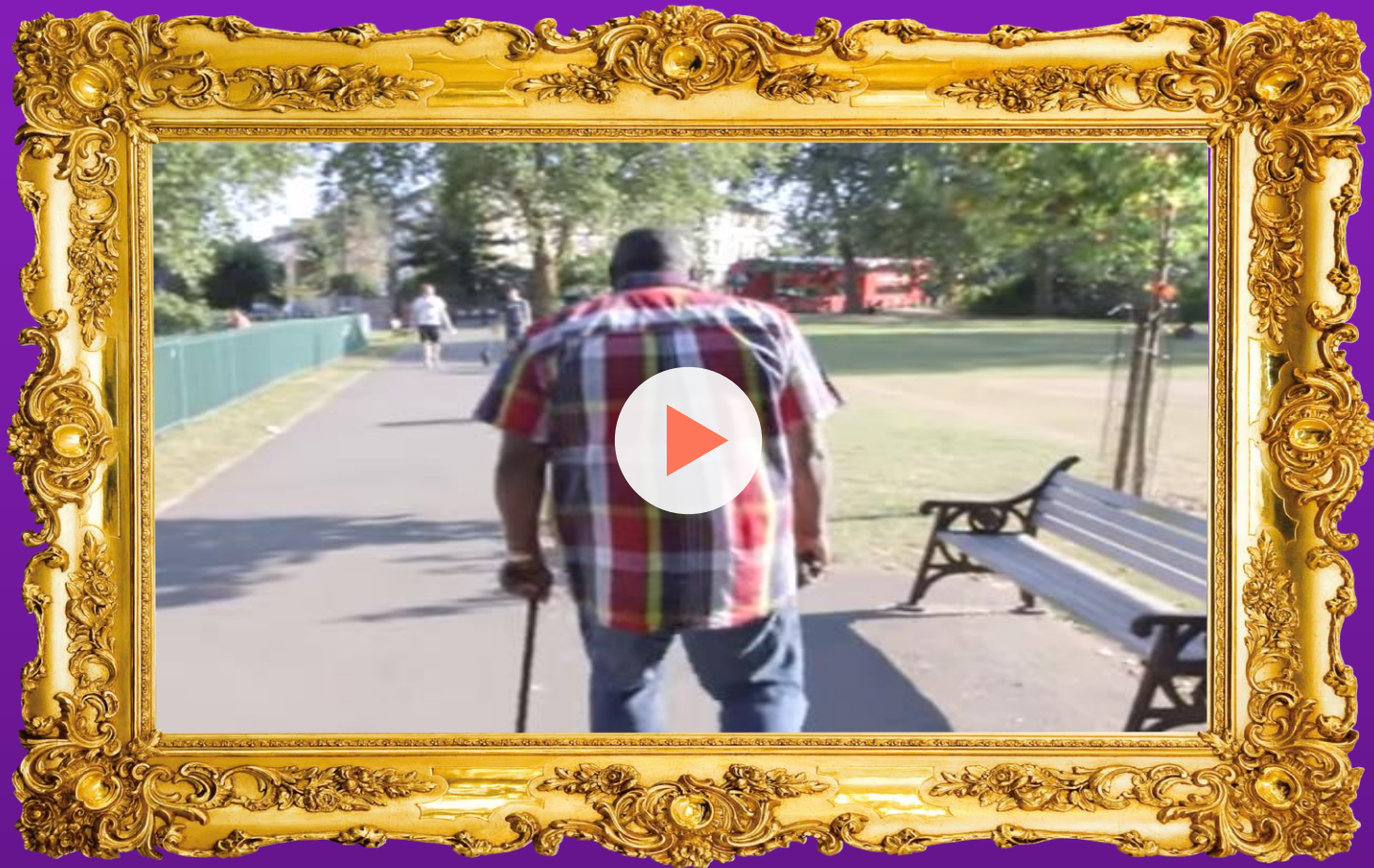
**The average cost of a funeral has risen almost 700% since 1980s**



**BRINGING THE CHALLENGE TO LIFE  
MEET PERCY, WHO GOT INTO  
DEBT TO PAY FOR HIS BROTHER'S  
FUNERAL**

Shot several years ago for The Independent






# THE DIFFERENCE WE ARE MAKING

## Campaigning and Lobbying

**BBC Breakfast** @BBCBreakfast · Sep 5  
Becoming a parent is devastating enough... yet research says 1 in 10 of us struggle to pay for a funeral, with many of us borrowing around £2,700 to do so.



**Louise Eaton-Terry** @LouiseETerry · Sep 5  
Royal London Insurance company actually costs do vary in a local area.

**Dudley Chronicle** @DudleyChronicle · Sep 5  
More families are falling into debt to pay for a loved one's funeral with the Dudley and Stourbridge area having the highest funeral costs outside London, according to new research. See this week's Dudley Chronicle.



**CHRONICLE**  
Down most expensive for burial and cremations  
**FAMILIES FACING FUNERAL DEBTS**  
Funeral costs for Dudley and Stourbridge area highest outside London

**Sarah Woolley** @Sarah\_Woolley · Sep 5  
One in 10 of us will have to sell possessions to give their loved ones a decent send-off. @RoyalLondon



## Funeral Plan

## Products and Services

### CRITICAL ILLNESS COVER WHERE IT MATTERS

**30%** (1 out of 10 adults made claims we paid in 2017 were for heart-related conditions)

**DIABETES LIFE COVER YOU IN THE DRIVING SEAT**

**DIABETES THE FACTS**

- TYPE 1 DIABETES**  
Type 1 is a rare autoimmune disease where the body's immune system attacks the cells in the pancreas that produce insulin.
- TYPE 2 DIABETES**  
Type 2 is a more common condition where the body's cells don't respond properly to insulin.

**10%** Of people who have diabetes have type 1

**90%** Of people who have diabetes have type 2

**WHEN I'M GONE**

A simple way to protect your funeral wishes and your loved ones from financial stress

## Widening access and driving up standards

## Financial Education and Additional Support

**MAKE YOUR ADVICE STAND OUT**

**WHEN I'M GONE**

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## Knowledge for all