

Protection Planning

Protection Planning

Explore each stage to see where you are in your journey



You are likely to be between 16 and 29 years old and possibly starting your first job after your education. You will be enjoying your financial independence, possibly looking to buy your first vehicle and purchasing a property. At this stage of your career you may get married and start a family.

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You are likely to be between 30 and 45 years old and are progressing well in your career. You will be enjoying your financial independence and possibly looking to change your vehicles on a regular basis and upsize your home. You may be looking at exotic holidays and planning for your children's future education.

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You are likely to be between 46 and 59 years old and established well in your career. Your children are likely to be grown up and independent. You are likely to have a good disposable income and enjoying your lifestyle. You may be looking the best returns for your savings & Investments and may even have had an inheritance.

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You are likely to be over 60 years old and either exiting or exited your career. You are likely to have capital lump sums available. You are probably looking to downsize your house and may have grandchildren. You may be looking for the best income producing schemes available and looking for ways to protect your capital and leave a legacy.

Protection Planning

Early Career

Early Career



You may need help to think through:

- what protection you may need to cover any loans
- what protection you may need for any mortgage liability
- what protection you may need should you be off work through ill health
- what life assurance you may need for you and your family
- the need to make or update your will

Say hello

Early Career - Other information

Early Career

Protection Planning

Genesis Wealth Creation are here to give you the financial services that will protect your family's future.

From ensuring that your loved ones don't have to struggle to pay funeral costs, to ensuring that your lifestyle can be maintained in the event that accident or illness that prevents you from working, we can find the right solution for you.

During your lifetime, your protection needs continuously change. It is vital that you regularly review your protection provision to establish if your current arrangements remain appropriate to your needs. We will assess your current circumstances and recommend any changes that are required to ensure you have the right level of protection for your individual needs.

- **Whole of Life**
Provides a single payment either to a named beneficiary or to your estate when you die. Often used for inheritance tax planning and funeral costs.
- **Level Term**
Provides a lump sum payable if you die during a specified term. Often used for family security.
- **Decreasing Term**
Provides a lump sum which reduces during the term of the contract. Often used to provide protection for a mortgage or loan.
- **Family Income Benefit**
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- **Income Protection**
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Estate Planning

You can plan for your family's future with expert, personalised Estate Planning from Genesis Wealth Creation Ltd.

After a lifetime of hard work and sensible money management, you may be planning to pass on your wealth to family and friends. But unless you have planned for it, Inheritance Tax (IHT) may take a large bite of what you leave them.

We are here to help you find an effective estate planning strategy that allows you to leave as much as you can to those you leave behind, without losing a significant amount to IHT.

What are considered assets in your estate?

You may think that inheritance tax won't affect you. However, if you add up the current value of all of your assets, you might be surprised to find the total does in fact exceed the nil rate band of £325,000 or £650,000 for married couples.

Examples of assets that would form part of your estate are:

- your home
- its contents
- your car
- your bank and building society accounts
- any stocks and shares
- your jewellery
- any antiques you have collected
- any other investments you have accumulated over your lifetime, including any jointly owned assets

An ever increasing number of people now have assets valued in excess of the nil rate band. Any assets over this nil rate band could be liable to tax at 40%.

But although IHT planning sounds complicated, we can advise you on the most appropriate way to ensure you have plans in place to protect your estate.

The Financial Conduct Authority (FCA) does not regulate taxation or trust advice.

Long Term Care

As generations are living much longer, so is the requirement to provide the funding needed for residential or nursing care costs.

Consideration needs to be given as to how your assets are held and also how you can meet these costs should they be required.

We can give you the advice you need about which areas should be considered regarding long term care planning - including your property, income, savings and investments. We will also take into account current legislation regarding help that is available to you within the area in which you live.

All the protection services available from Genesis Wealth Creation, will help you provide for you and your family in the event of illness or death.

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Protection Planning

Mid Career



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Mid Career - Other information

Mid Career

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Protection Planning

Late Career

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Late Career - Other information

Late Career

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Protection Planning

Retirement Plans

Retirement
Plans



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Retirement Plans - Other information

Retirement Plans

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