



# How would your clients manage if they suddenly lost their job, especially in today's unpredictable financial climate?

## The facts are alarming\*:

- In 2024, 13,500 retail outlets shut down, leading to the loss of 170,000 jobs.
- Artificial intelligence could contribute to an additional 180,000 UK job losses by 2030.
- Major retail and banking organizations have already announced closures this year.
- Two of the Big Six lenders are considering reducing or withdrawing their operations in the UK.

**These risks are very real — but you can help your clients prepare for the unexpected.**

## Introducing Safeguard Protect

A comprehensive solution designed to give your clients peace of mind in times of crisis

Safeguard Protect consists of three separate modules:

- 1. Job Loss &/or Accident and Sickness Cover** – Offering up to 12 monthly payments (with a 30-day excess) to cover mortgage and/or rent payments in the event of job loss, accident, or illness.\*\*
- 2. Income Protection** – Providing up to 12 monthly payments (with a 30-day excess) for income protection in case of job loss, accident, or sickness.
- 3. Personal Accident Coverage** – A one-off lump sum benefit following a bodily injury.

Give your clients the assurance they need to face the future with confidence. Be the advisor who makes a difference by offering Safeguard Protect.

Click [here](#) for a quotation. For full product information click [here](#)

If you would like to arrange a call with a business development manager to get a demonstration of this product call **01273 477784** or email: [bdms@baonline.co.uk](mailto:bdms@baonline.co.uk) or click [here](#) for call back

\*<https://www.gbnews.com/money/store-closures-update-christmas-sales-decline>

<https://institute.global/insights/economic-prosperity/the-impact-of-ai-on-the-labour-market#>

\*\*Subject to benefit levels selected