



PHS Winter 2011 Newsletter



Guaranteed 50 Plus Life Cover

Easy and affordable and with no medical underwriting, our **Guaranteed 50 Plus Life Cover** represents a great business opportunity for you.

- Guaranteed acceptance without a medical
- No underwriting - regardless of any pre-existing health conditions
- Up to £40,000 of cover
- Affordable premiums from £10 a month
- £250 Contribution to funeral service costs with our Funeral Funding Option
- Quick and easy application process

Male	Non-Smoker Premium			Smoker Premium		
Age	£10	£25	£75	£10	£25	£75
50	3,878	10,488	35,522	2,397	6,482	20,298
60	2,107	5,699	17,673	1,275	3,448	10,694
70	968	2,621	8,123	696	1,881	5,835
80	436	1,177	3,647	328	889	2,759
Female	Non-Smoker Premium			Smoker Premium		
Age	£10	£25	£75	£10	£25	£75
50	4,772	12,906	40,000	2,949	7,976	24,733
60	2,723	7,368	22,847	1,647	4,459	13,826
70	1,216	3,287	10,195	873	2,361	7,322
80	538	1,457	4,516	407	1,102	3,416

Phone a Friend!!

Refer a friend who completes business with us and receive **£50.00!**

We welcome feedback on our services.

Please send your comments to us at PHS

To discuss any of our products further please call Geoff or Melanie for a free review on **0800 169 2419**

No fees or charges for our services.

We have strong links with the **Spire Hospital Group throughout the North-West**



News from PHS

We can report that PHS is involved with some 20 Spire hospitals throughout the UK

The relationship is set to strengthen in view of additional hospitals joining the group in the new year

Our theme this month relates to life cover for our clients who may not qualify for normal terms with life insurance

As Independent Brokers we can recommend a number of providers who can arrange life insurance without the need for medical declarations

The average funeral costs between £4000—£6000 and this insurance cover provides peace of mind for families

Breaking News

PHS is the Appointed Broker for the Gravitas NuYou weight loss procedure. This provides a raft of benefits, including:

- A Bupa cash plan
- 12 months membership with Curves Gym
- Dietary control and support
- General finance packages

If you require further information please text **SLIM to 60123**



Lose over 2 stone in 6 months with NuYou



Team PHS 4 You