Fairstone IRELAND

- BROCHURE -

Helping you plan for the unexpected

Financial protection for you and your family

Protecting what matters

Financial protection planning can bring peace of mind in the event of the unexpected happening, meaning you and your family can remain financially stable and maintain your current standard of living.

We often underestimate our own value. We insure our homes, our cars, and our pets, but we forget about life protection and insuring our incomes.

Deciding what type and level of insurance to take can be a challenge, especially without the right advice.
In this guide, we'll take you through the most common types of protection available, and different circumstances which may factor into your decision.

Your financial adviser will get to know your personal circumstances and work with you to identify your potential risks. They will then provide you with independent financial insurance advice and source products tailored to you and your family.

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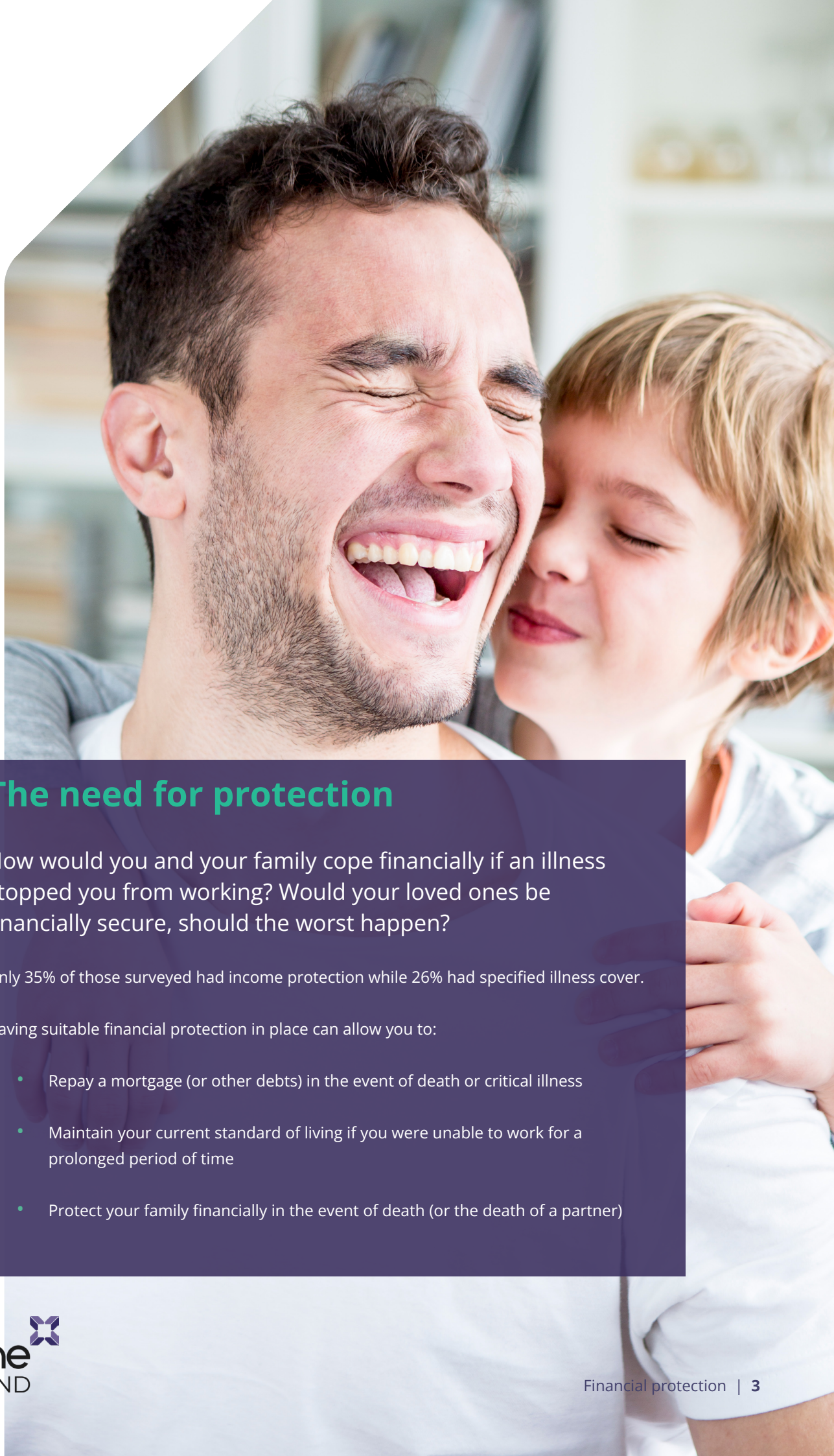

The need for protection

How would you and your family cope financially if an illness stopped you from working? Would your loved ones be financially secure, should the worst happen?

Only 35% of those surveyed had income protection while 26% had specified illness cover.

Having suitable financial protection in place can allow you to:

- Repay a mortgage (or other debts) in the event of death or critical illness
- Maintain your current standard of living if you were unable to work for a prolonged period of time
- Protect your family financially in the event of death (or the death of a partner)

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Your options

Your Fairstone financial adviser will talk you through the different financial protection options, but the most common types include:

Life insurance

Taking out a life insurance policy can put financial provision in place for your family in the event of your death. When selecting a life insurance policy, you will usually choose between level term, decreasing term, or whole-of-life.

Level and decreasing policies both last for a predetermined length of time and will pay out a lump sum if you die within this period. Level term policies offer a lump sum that stays the same throughout the duration of the policy, whereas the lump sum from a decreasing term policy reduces over time.

What is whole-of-life insurance?

Whole-of-life policies are different as they run for the remainder of your life, rather than a set number of years. Paying out a lump sum at the time of death, these policies are often considered as a means of insuring against post death liabilities including funeral costs and inheritance tax.

Critical illness or serious illness cover

Serious illness coveris a type of insurance that pays a tax-free lump sum if you are diagnosed with a serious illness, or have to undergo certain surgical procedures. Similar to life insurance, this can be on a level or decreasing basis.

Business protection

If you own a business, it's important to consider the risks associated with the death or incapacity of a key member of staff. Speak to your financial adviser to find out more about business protection.

Income protection

Income protection is a long-term policy that is designed to pay a regular income should you develop an illness or injury that prevents you from working. It will continue to pay out until you are able to return to work, retire, or until the policy ends.

Protection at each stage of your life

Your protection needs will change over time, and as you enter different stages of your life, key considerations and risks will need to be reviewed.

These could include:

- Getting married or divorced
- Children becoming independent or a new child being born/adopted
- Lifestyle changes or changes to health
- A change in job role, or buying/selling a business
- Receiving an inheritance
- Buying/selling property
- Clearing off debts (including mortgages)
- New financial protection products on the market that weren't previously available/suitable.

It's important to review your circumstances and level of protection regularly. Speak to your adviser

Why choose Fairstone?

We're local to you

With over 40 locations in the UK and Ireland we strive to provide local, face to face advice to over 70,000 clients.

Book your no obligation initial consultation

Your financial protection will depend on you, your family, and your personal circumstances.

Although it's not something we like to think about, the right level of protection will mean you and your family are financially secure, should the worst happen.

Fairstone's financial advisers offer expert financial planning and market wide choice at the best value in the industry.

Get in touch today to book your first meeting:

(01) 295 5766

www.fairstone.ie

info@fairstone.ie

@fairstone.ie

Fairstone Ireland

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Registered office: 2nd Floor, Maple House, 26 Lower Kilmacud Road, Stillorgan, Dublin, Ireland, A94 E3F2.
Directors: Paul Merriman, David Hickey, Derek Delany, Tom Taylor (British).