

Providing clarity in
a changing world

AWS Private Finance

When it comes to getting a mortgage, borrowers are often spoilt for choice. There are thousands of products on the market so there should be a mortgage to suit, whether you are buying your first home, moving up the ladder, downsizing, buying a second home, holiday let or investment property, or embarking on a commercial venture.

With such a wide choice of lenders and insurance providers, it can be difficult to know where to start, even if you have bought or sold a home before. This is where a whole-of-market mortgage and insurance brokerage such as AWS Private Finance can help.

What we do

AWS Private Finance assists buyers in finding the right borrowing and insurance products for their circumstances. We advise a wide range of clients, from first-time buyers and homemovers to high-net-worth (HNW) individuals with complex income streams, ensuring all borrowers achieve the best possible funding terms.

Our service is tailored to your individual needs as we scour all the deals on the market to find the best one for your circumstances. We are not restricted to a small panel of lenders, as some brokers are, but can choose from high-street lenders, specialist providers or private banks, depending on your requirements. We also work with all the leading insurance companies, ensuring your property and family get the right level of cover at a competitive price.

We save you time and the hassle shopping around for a mortgage. Where speed is of the essence, perhaps because you are in a competitive bidding scenario for a property, we ensure delays are kept to a minimum. We offer practical advice at every stage in the property buying process, guiding you from start to finish.

For many people, the mortgage is their biggest outgoing so it's important to secure the right lending, as well as associated insurances, so that you and your family are protected.

Tailored guidance from an experienced adviser



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Teamwork



Ashley Slade
Managing Partner

Ashley set up AWS Private Finance (AWS) in 2019 after spending many years focussing on high-value lending, advising clients with complex income streams, bonuses and vested stock. Over the years he has built enviably strong relationships with high-street lenders and private banks, working hard to ensure his clients' funding is structured correctly, as well as securing the best rates for them.

While still making time to work closely with his own clients, many of whom have been with him for a long time, Ashley's day-to-day role also includes managing the close-knit, experienced team of brokers he has built around him. He loves meeting new clients and helping them achieve their homeownership dreams, while also passing on his wealth of experience and knowledge in bringing on and developing new brokers.

It would be hard to find someone more hard working, determined or committed. Ashley has big ambitions for AWS, aiming to become the go-to broker for clients across London and the Home Counties, whether they are first-time buyers, home movers or high-net-worth borrowers with complex incomes.

When he does manage to take some time off, Ashley likes to play golf, ski, cycle, travel and eat out.



Scott Cossington
Operations Director

Scott is responsible for all of the operational activities at AWS, overseeing these at every level.

He joined AWS in 2020 after a career in financial services working for a number of large corporates, which spanned more than 25 years and focused primarily on the London market. He is a highly valued and hugely knowledgeable member of the team, with his considerable experience benefiting colleagues and clients alike. His enviable organisation and leadership skills ensure AWS runs smoothly.

Scott manages our growing team of brokers, paraplanners and support staff, while still finding time to look after his own clients on high-net-worth complex cases. When not working, Scott enjoys keeping fit, running and playing tennis, while he is also an avid football club supporter.

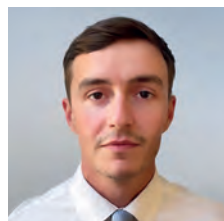


Ravi Joshi
Associate Partner (Mortgage & Protection Adviser)

Ravi joined AWS in 2020, specialising in arranging funding terms for day-rate contractors, high-net-worth clients, large loans and borrowers with complex income arrangements (such as vested income, variable income, and bonuses). Ravi is also the first port of call for many of our investor clients, providing specialist advice for buy-to-let for those buying in their own name or a limited company structure.

Before joining AWS, Ravi was a paraplanner for a financial adviser, assisting with pensions, investments and mortgages, alongside managing life insurance and residential and let property insurance applications, so he has a broad knowledge of many aspects of funding and protection. This background is invaluable to his clients, and he is always at hand to give advice on all aspects of the finance process.

When he is not working, Ravi enjoys going to the gym and spending time with family and friends.



Fred Barham
Associate Partner (Mortgage & Protection Adviser)

Fred joined AWS in 2022 and is now an Associate Partner. Fred works closely with Ashley and has extensive experience in advising and assisting high-net-worth clients, whilst giving expert advice on large loans, let to buy products and first-time buyers. He also has a wealth of experience assisting day-rate contractors, applicants in a partnership, ltd company directors and other complex income structures, this enables Fred to give best advice when it comes to arranging finance on the best terms for all types of clients.

Before joining AWS, Fred worked for several years in the financial services industry he is also CeMAP-qualified.

In his spare time, Fred enjoys spending time with family and playing sport at a competitive level.



Joshua Dixon
Senior Mortgage & Protection Adviser

Josh has worked with AWS since 2021. He specialises in arranging finance for those with complex income scenarios, such as partners within limited liability partnerships, and day-rate contractors, ensuring their finance is structured in the best possible way. Josh is also the go-to adviser for landlords who are considering selling their buy-to-let portfolios to a limited company to make them as tax efficient as possible.

Josh is a financial protection specialist and is passionate about ensuring clients have adequate cover in place to fully protect their assets and liabilities.

Before joining AWS, Josh was an independent financial adviser for a mortgage brokerage. He also has experience working as an administrator so understands how best to support clients throughout the whole mortgage process from start to finish. During his decade spent working in the financial services industry, Josh has gained a wealth of knowledge which he uses to ensure clients are expertly advised in all aspects of their financial planning.

Outside of work, Josh plays golf, watches football and spends time with his family.



Jamie Johnson
Senior Paraplanner

Jamie provides an invaluable support role for AWS' brokers and clients, specialising in complex research and assisting senior partners and providing general business support. Jamie has experience working as a broker specialising in limited company purchases, large loans and arranging mortgages for day-rate contractors.

Jamie started out gaining management experience in the entertainment and retail sector before becoming an estate agent, building a detailed knowledge of the property market, which is hugely beneficial to his clients. Before joining AWS in 2020, he worked as a senior mortgage and protection consultant for a national estate agency. During his six years there, he became a mentor, enjoying training new brokers and helping them develop their careers.

Jamie enjoys socialising and spending time with his daughter. He also likes photography and video editing.



Rajan Joshi
Paraplanner

Rajan joined AWS as an administrator in 2021, where he supports our brokers and processes client applications. He liaises with all parties across the board, ensuring every transaction completes as smoothly and timely as possible.

Thanks to his wealth of experience in packaging mortgages and bridging applications, as well as his growing knowledge of residential criteria and lending, Rajan is now assisting AWS' brokers with paraplanning.

Rajan is an important point of contact within the organisation, providing support to his colleagues and ensuring an efficient service is provided to our clients at all times, keeping them fully abreast their mortgage application.

When he's not at work, Rajan enjoys playing golf and football.



Luke Ainsworth
Paraplanner/Trainee Broker

Luke joined AWS in 2024 to support the workload of the current paraplanners with the end goal of broking himself. He has worked in the mortgage industry since he was 18.

Luke is working closely with both Jamie and Scott to further his knowledge in advising and assisting the broad range of clients AWS work with. His training will enable Luke to give best advice when it comes to arranging finance on the best terms for all types of income streams.

In his spare time, Luke enjoys spending time with family and friends, going to the gym and is also an avid football club supporter.



Christine Eyres
Administration Team Leader

Christine has worked in financial services for the past decade across a few different guises including commercial real estate and first and second charge mortgages, in both prime and sub-prime lending.

Christine has been a dedicated case manager with a proven track record of maintaining efficient and meticulous day-to-day office operations and has recently taken on the role of team leader, where she will continue to oversee applications from start to finish alongside managing the pipeline and allocating cases to the administration team so that clients' mortgage and life applications are processed in a timely manner.

Outside of work, Christine enjoys socialising with friends and spending time with her husband and young children.

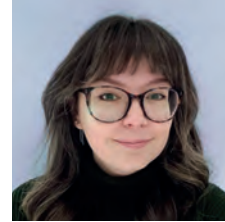


Kate Sellars
Mortgage & Protection Administrator

Kate has worked in financial services for the past 6 years, most recently as an Executive Mortgage & Protection Administrator at a leading independent estate agency.

Kate's role and expertise is to progress mortgage applications through from start to finish, liaising primarily with lenders and solicitors she ensures the transaction runs as smoothly and efficiently as possible, whilst providing our clients with exceptional customer service.

Outside of work, Kate enjoys spending time with friends and family, long dog walks and going to concerts.



Chelsea Lister
Mortgage & Protection Administrator

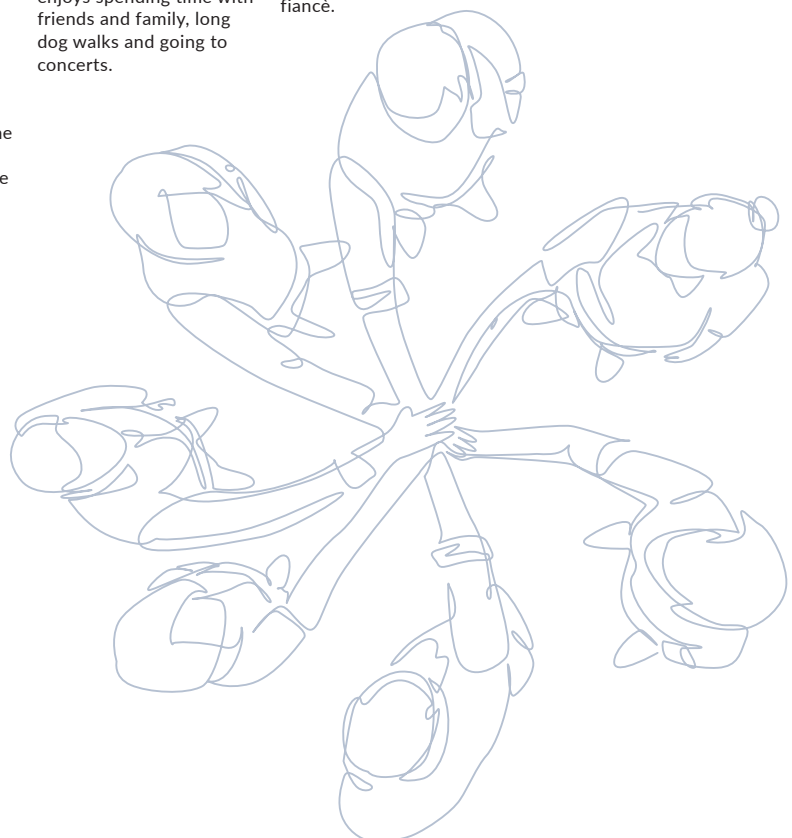
Chelsea has worked within the Mortgage world for over 6 years.

Before joining AWS, Chelsea worked as an Executive Mortgage Administrator for a large mortgage firm and dealt with a wide variety of applications.

Chelsea has experience progressing applications through to completion. She takes great pride in her work, and ensuring everything is processed quickly and efficiently.

Outside of work Chelsea enjoys spending time with friends, her cat, and going on city breaks with her fiancé.

The
peace of
mind
of having
a trusted
point of
contact



Our uniquely personal approach...

We assist all manner of borrowers – from first timers who are trying to get on the property ladder to experienced purchasers who have moved many times before. As we are a mortgage and insurance broker based in London, many of our clients live and work in the capital or its surrounds and require large mortgages. Many clients run their own businesses and come to us for the right company insurance. We also deal with professionals who have complex income streams and day-rate contractors; these borrowers can find it difficult to get the mortgage they need as lenders have differing criteria and they are not sure which one to approach. We are well-versed in finding the best finance and insurance solutions for a wide variety of borrowers, providing tailored solutions unique to the individual client.



First-time buyers and homemovers

Whether you are buying your first home or moving up the ladder to a bigger property, AWS Private Finance can help. We will chat through the options available to you, scouring the market and finding the best mortgage for your circumstances. If you have never bought a home before it can be a daunting prospect and you may be unsure where to start; we will guide you through the process from start to finish. We can also answer any questions you may have – should you opt for a fixed rate or a tracker? If you do opt for a fixed rate for peace of mind, should you fix for two, five or ten years? If you are buying with the help of the Bank of Mum and Dad, did you know that a 'joint borrower sole proprietor' mortgage may be the best way of structuring the purchase?

The biggest challenge for many first-time buyers is finding a big enough deposit, particularly if you are buying property in the southeast, and many have to rely on relatives for financial assistance. We can chat through the various options available to you, including guarantor or family-assistance schemes and specialist products.

For those second-steppers moving up the property ladder, the high cost of living means it can be equally difficult to afford that next step on the ladder. Asking your existing lender to let you port your mortgage to your new home may be an option but there is no guarantee that the lender will agree to this, and if you wish to increase the size of the mortgage, it may not agree. You may also be able to get a better rate from another lender if you shop around. Our team of experienced brokers will ensure you get the best deal at a competitive rate.



Helping you to simplify complex situations...

Mortgages for professionals

If you are a doctor, lawyer, dentist, banker or belong to one of several other professions there are increased mortgage options available based on the expected upwards trajectory of your income. While you may be taking home a relatively modest salary now, as your career progresses you might be expected to earn significantly more. Some lenders will offer preferential terms on this basis, including better rates and higher loan-to-values. They may also understand and accept more complex income streams, which are often part-and-parcel of some professions.

We deal with professional clients every day and have access to many lenders offering exclusive and competitive rates, specifically for professional borrowers. Many of our clients are solicitors, partners in law firms, GPs and directors of large firms, so we understand this market and have plenty of experience in arranging mortgages for professionals.

We know which lenders offer preferential terms to borrowers in your position, ensuring we get not only the cheapest rate but the right product for your circumstances. We don't just ensure you get the best terms on your initial mortgage; we want to make sure you have competitive terms throughout the life of your loan and are always on hand to ensure this is the case.





Mortgages for day-rate contractors

Becoming self-employed, setting up your own business and working for a variety of employers on short or longer-term contracts gives you more flexibility but can also make it trickier to get a mortgage. This is particularly true if your business has only been established a short while.

Contractors, often working in IT, finance and construction, can find it difficult to get a big-enough mortgage as not all lenders will take all of their contract income into account. IR35 rules mean HMRC looks at each individual's contract to determine whether they are inside or outside IR35, making it more important than ever to use a broker who is a contractor specialist, such as AWS Private Finance, when it comes to getting a mortgage.

We know how to review income and which lenders to approach for more favourable terms. We arrange many mortgages for contractors and will find you the right deal for your circumstances at a competitive rate.



Helping you to simplify complex situations...



Million-pound mortgages

Even if you are relatively wealthy and could buy a property for cash, taking out a mortgage can be a sensible move. You may have your money tied up in investments which will take a while to liquidate, or they are doing well where they are, so you don't want to cash them in at this time. There may also be tax reasons which make borrowing a sensible option; a tax specialist will be able to outline potential savings you can make.

At AWS Private Finance, we help many high-net-worth (HNW) clients obtain large mortgages to buy residential property to live in, second homes or holiday lets, or high-value buy-to-let investments. While we lend to a broad spectrum of clients, we specialise in HNW lending, looking at all the products on the market to ensure we find the best funding for your circumstances. As a rule, high-street lenders prefer not to lend much above £3 million because of the perceived additional risk involved, so if you need to borrow more, or have complex income or property requirements, a private bank may be the answer. We can point you in the right direction, drawing on our excellent, long-held relationships with the private banks.

Private banks tend to have more sophisticated underwriting than high-street lenders – they really get to know the borrower and their requirements, rather than simply ticking boxes. They are ideal for a certain type of borrower because they create specifically designed solutions, so rates tend to be bespoke, rather than off-the-shelf. The private banks vary considerably from one another; at AWS Private Finance, we understand their various strengths and specialisms, ensuring we match our client to the private bank best suited to them. This means you end up with a competitively priced, tailored product, best suited to your circumstances.

AWS Private Finance specialises in arranging large mortgages and will guide you through the options to ensure you get the best deal for your property purchase.

Borrowers with more complex income arrangements

Not every worker receives a monthly payslip and a fixed amount of cash paid into their bank account; there are many other ways to get paid. If you have vested shares, for example, made available to employees over a staggered period to encourage staff retention, it can be useful for that income to be considered as part of the lender's affordability calculation if it is a regular part of your remuneration package. Some borrowers don't even realise vested share income can be considered by lenders but if you use a lender which is prepared to take it into account, you may be able to secure a more generous mortgage.

Some lenders accept up to 100 per cent of vested stock if you can demonstrate a regular income from this source; they will want to see evidence of compensation statements, vesting schedules, bank statements and stocks and shares portfolios. We know which lenders offer the best terms for borrowers with vested stock income.

Other borrowers may be in receipt of variable income and bonuses, including dividends, retained profit in a business and/or offshore trusts, and investment income. If you are in this situation, we can identify the best lender who will offer the most competitive terms.

Employed borrowers in receipt of bonus income will also require a lender who understands how they are paid and may need to take the maximum amount of bonus into account when calculating affordability; again, we can identify the most sympathetic lenders in this scenario.



Helping you to simplify complex situations...

Mortgages for the self-employed

Borrowers who are employed and PAYE are straightforward as far as lenders are concerned. Their income is usually fixed, paid monthly, and can be proven with pay slips, while their employer will also vouch for their salary. However, not everyone is in this position. If you are one of the growing number of self-employed workers who don't have a full-time employer, you will have to jump through more hoops to get a mortgage but it's not impossible with the right advice.

A sole trader or limited company director with a well-established business and evidence of strong earnings over a few years should find getting a mortgage is no harder than it would be if you were employed. But those who are relatively new to self-employment, or who find their income fluctuates significantly from year to year, may find that getting a mortgage can be trickier.

Self-employed borrowers are often regarded as being riskier by lenders because their income is not necessarily regular, and they have no single employer to vouch for their salary. Banks often ask for more information from self-employed borrowers, checking whether they are a good risk and whether they can make the mortgage repayments every month. They usually want to see at least two to three years of accounts, plus three months of business bank statements. Partners will need to demonstrate their share of the net profit, while limited company directors will also need to provide at least two years of company accounts. As well as proving income, lenders will scrutinise your outgoings and expenditure, just as they would with employed borrowers.

If you are self-employed, it may also be worth considering an offset mortgage. This enables the borrower to link their current account and/or savings to their mortgage, reducing the interest they pay so can be particularly useful for the self-employed, who may have significant sums of money in their account in the run up to settling a tax bill. Until you need to hand the money over, you can make it work harder, reducing the interest you pay on your mortgage.

If you run your own business and have various freelance income from different sources, AWS Private Finance will work with the lender to package your application in a way that underwriters will find acceptable.





Enabling you to
concentrate on your
business...

Everyone needs flexibility and options...

Remortgaging

It doesn't matter how much research was done when you **originally took out your mortgage** if you (or your broker) don't keep an eye on it. It's important to plan and start looking for another deal to remortgage onto, ideally six months before your fixed or discounted period ends; otherwise, you could end up paying your lender's much higher standard variable rate (SVR).

You may assume that your current lender will look after you when your deal comes to an end and offer you the most competitive rate to move onto. However, this isn't necessarily the case. Of course, your lender will want to keep you as a customer and might offer you a competitive rate if you are lucky. But it's important to shop around and compare deals as there may well be a better one out there. The easiest way of doing this is to use a whole-of-market broker, such as AWS Private Finance.

We are in touch with existing clients well in advance of when they are due to roll off their mortgage rate to discuss the options available. If you are not currently advised by us and are coming to the end of your fixed or discounted-rate period, get in touch and we will explore the options.



Lombard Lending

Some loans are backed by assets or collateral, such as stocks, bonds, or life insurance policies.

The borrower pledges assets that are easily liquidated and the lender agrees to lend up to a certain percentage of their market value, money which is then used to buy a property.

Lombard loans are very flexible and suitable for those who want to access funds easily, as you receive additional capital without having to sell your assets.

Loan rates also tend to be competitive and less than, say, a credit card, because the level of risk to the lender is low. As it has access to your assets, it can sell some of them if you do not pay your mortgage.

One thing to bear in mind with a Lombard loan is that if the value of the securities held as collateral drops, you may have to 'top up' your assets to meet the lender's criteria. If you can't do this, the lender may sell some of the initial assets to reduce the loan amount.

AWS Private Finance can assess whether you are suitable for a Lombard loan and, if so, recommend the lender offering the right terms for your circumstances.



Client insurance...

Life Cover

What would happen to your loved ones if something happened to you? It is important to make sure they are protected. Life cover, sometimes called life insurance, does exactly that, paying out a lump sum to your dependants if you die during the term of the policy. Life cover is usually taken out at the same time as arranging a mortgage and while it is a relatively inexpensive monthly premium, it is worth comparing cover to get the best deal. AWS Private Finance can do this for you: we have access to all the providers on the market and can secure you the most appropriate cover for your circumstances on competitive terms.



Critical Illness

This long-term insurance cover pays out a tax-free lump sum if you are diagnosed with one of a number of specified serious illnesses, such as major cancers, or suffer a stroke or kidney failure etc. The payment is designed to pay off your mortgage and/or cover other outgoings and is often arranged as a bolt-on to life cover.

Critical illness cover tends to cost more than life insurance or income protection, and premiums are calculated on a number of factors, including your age, health, level of cover, your job and whether you are a smoker. But if you need to make a claim, it can be worth having.

It can be expensive, so it is important to take advice from a broker, such as AWS Private Finance, before taking out a policy. There are various plans available, depending on how much of a premium you wish to pay each month and what level of pay out you would like to receive; we can arrange the right cover for your needs at a competitive price.

Income Protection

In these uncertain times, where job security is hard to come by, income protection could come in useful. Income protection provides regular payments if unforeseen circumstances prevent you from working for a period – perhaps because you have been made redundant, had an accident or fall ill. It enables you to concentrate on getting better or finding another job without the worry of paying your mortgage or other bills. Given that state help is limited and doesn't apply for some weeks, income protection can be invaluable.

Many insurers offer income protection so finding the right policy for your, and your family's, circumstances, can be daunting. AWS Private Finance can tailor a policy to your needs, whether you require one paying out a set percentage of income for a period of time, a policy that lasts for 12 months, or one that will cover you up to retirement.

Client insurance...

Family Income Plans

Protecting your family is important, particularly if you are the main breadwinner and they are relying on you financially. For a fairly modest monthly premium, a family income plan pays out a monthly sum to cover your family's living costs, including the mortgage, if you were to die during the policy term.

AWS Private Finance has plenty of experience in arranging family income plans for clients, finding the right cover for your circumstances.



Private Health Insurance

With the NHS under strain, waiting lists can be long and getting diagnosed early enough can be a bit of a lottery. An increasing number of people are turning to private healthcare to access shorter waiting times, faster diagnosis and better facilities, including access to treatment via specific hospitals or specialists.

Private health insurance makes private healthcare more affordable – you pay a monthly premium, depending on your age, health and level of cover. You then have peace of mind should anything untoward befall you or your family.

Private health insurance can be expensive, particularly if you want to cover your family as well as yourself, and choosing the right plan can be a minefield. AWS Private Finance can advise as to the best private health insurance for your circumstances. We understand what each policy offers and can select the right cover for you and your family, at a competitive price.

Client insurance...

Buildings and contents insurance

Protecting your home and its contents should you suffer a fire, flood or be burgled, is extremely important. If you have a mortgage, your lender will insist on buildings insurance so that the property can be rebuilt in the event of a bad fire or other destruction. However, even if you don't have a mortgage, it's important to have cover for the cost of reinstating the property should anything happen to it – otherwise, you will have to cover the cost yourself.

Contents insurance is not compulsory but is worth considering. Most people wouldn't be able to afford to replace all their belongings if they were to lose them in a fire or burglary. Under-insurance is a big problem, with many underestimating the value of their belongings. If you are underinsured and have to make a claim, you will have to make up the shortfall yourself, so it's important to ensure you have the right level of cover.

AWS Private Finance has access to a wide panel of insurers so can advise as to the right level of cover to protect you and your family's home, as well as your belongings, at a competitive price.





Business insurance...

Relevant life cover

Small business owners can offer protection to their employees via relevant life cover, which provides death-in-service benefits. This gives financial protection to employees' families in the event of their death while employed by the company, paying beneficiaries a tax-free lump sum of three to five times annual salary. It is often used as a tool to recruit new members of staff.

Relevant life cover suits businesses too small for a group protection scheme, with each employee having their own individual life insurance policy. Your employer pays your premiums, which are usually treated as tax-deductible.

Such cover can be uniquely tailored to the specific requirements of a small business but it's important to consider specific eligibility criteria. AWS Private Finance can advise as to the best relevant life cover plan for your employees.





Business insurance...



Shareholder protection insurance

Succession planning is essential, particularly for a small or medium-sized business; if a shareholder dies or becomes critically ill, it can throw the company into disarray, unable to function. Shareholder protection insurance ensures the business can continue, providing shareholders with the funds to buy shares back from each other if one were to die, or helping out a shareholder who is too ill to work.

This cover provides a binding agreement between shareholders, so everyone knows where they stand. If a shareholder passes away, their shares become part of their estate and usually pass to the family. However, this policy provides the funds for the other shareholders to buy back those shares from the family. In theory everyone benefits – the business can continue to operate as before while the family receive the monetary value of the shares.

There are different ways to set up this cover so specialist advice from a broker such as AWS Private Finance is essential. We can identify the best insurance provider, offering the right level of cover for your company at the most cost-effective price.



Business insurance...

Key person insurance

If the death or critical illness of someone in your company, such as the founder, chairman, managing director, marketing or sales manager, would be extremely harmful to the business' success, then you need key person insurance. This cover compensates the business for financial losses that might arise in such a scenario, such as a fall in revenue, higher expenses, recruitment and training costs for a replacement member of staff, or potential disruption to operations.

The amount of cover required is calculated by working out the effect that the loss of the key person would have on the business in terms of directly impacting profits, and the cost of hiring a replacement. The premiums can be treated as allowable business expenses, deductible from company profits and potentially reducing the corporation tax liability.

With the definition of a key person varying depending on the size of the business and its nature, it's important to seek advice from a broker who specialises in arranging such cover to ensure your company gets the right level of protection. AWS Private Finance can assist in arranging key person insurance.





Group risk insurance

This cover is taken out by companies, offering a level of protection and financial support to employees and their families. It comprises life insurance (death-in-service), critical illness and income protection for employees who can't work or in the event of their death.

Group life insurance pays out a lump sum to beneficiaries in the event of the death of an employee. It tends to be more affordable than individual life insurance policies because the risk is spread across a larger group. Members usually don't need to undergo medical underwriting or undertake a medical examination.

Group income protection gives a replacement income to employees who can't work due to long-term illness or disability, while critical illness cover pays out a lump sum to any employee with a critical illness covered by the policy, usually including cancer, heart attack or a stroke.

Such benefits are highly valued by employees and serve as a useful recruitment tool when bringing on new staff or retaining top talent. Policies are flexible, with employers able to customise them to best suit their workforce and available budget. Premiums can be paid by employers, or you could operate a voluntary plan whereby employees can choose to purchase additional cover. AWS Private Finance can advise as to the right level of cover and how best to structure it to suit your business and employees.



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