



**YOUR
PLANNING**

**ICE
BENEVOLENT
FUND**

FINANCIAL GUIDANCE

Cover:

Hong Kong
International
Airport



"When I first entered hospital, we managed our finances but when I had my relapse, our savings were seriously depleted and we needed help."

When a routine operation left Dave seriously ill, one of his colleagues contacted the ICE Benevolent Fund to ask if it could help.

Dave became seriously ill when a routine operation led to complications, including MRSA and C difficile. Although one of Dave's colleagues contacted the Ben Fund for help, Dave recovered sufficiently to return to work part-time and did not apply.

Sadly, he became seriously ill again 6 months later. Unable to work for several months the family began experiencing financial difficulties. Dave's wife and son were travelling from their home in Sussex to London three times a week to visit him in hospital. She decided to contact the Ben Fund for support.

Dave received a much-needed monthly grant, help with the travel expenses and repayment of a loan. The Ben Fund also arranged a consultation with its Independent Financial Advisor (IFA) to help Dave's wife keep on top of their finances. Following a thorough financial health check with the IFA, she felt assured that she was doing everything possible to minimise the financial fall-out of her situation.

Dave was well enough to return to work part-time the following year. The family knows that the Ben Fund is there to help again should they need it.

YOUR PLANNING FOR GETTING ON TOP OF YOUR FINANCES

Keeping on top of your finances can be tough. We offer a helping hand through difficult times.

Everyone needs help from time and to time and there's nothing wrong with asking for it. Confidential and impartial advice from an Independent Financial Advisor (IFA) is available to help ease the burden.

The aim is simple: to equip you with the right tools to make good financial decisions.

Whether that's planning and prioritising, management or negotiation, our IFA will help you get back on track so you're free to live your life and worry less.

How we can help

As an ICE member, if you or your family are experiencing financial difficulties, please get in touch.

There's no need for you to struggle to find a way out — a financial health check is a great starting point. Our IFA can help you find the best and most effective solution.

How we support you

We can help you create an action plan that's right for you. The IFA will support your goals by advising on a wide range of money management topics, including:

How to manage your debt — advice on re-payments

How to prioritise liabilities — negotiating with creditors on your behalf

How to budget wisely — advice on how best to manage your spending

How to manage credit cards — explaining best practice and how to avoid penalties

How to release equity — advice on whether it's right for you

Support is available by phone or face-to-face. So if you're looking to sort out your finances, get in touch for free, practical and tailor-made advice.

Eligibility

Visit our website to find out about eligibility and download all you need to apply. And if you still have questions, speak to a staff member.

Get help now

Call us today and take the first step towards less financial worry.

Free 24 hour helpline

From UK Tel: 0800 587 3428

Overseas Tel: +44 (0) 1865 397 497

Help us support civil engineers and their families

Please help us support our future civil engineers by donating to the Benevolent Fund. As an ICE member, it couldn't be easier to support us. The suggested donation is £10, however, you're welcome to donate any amount by simply changing it in your annual membership subscription. Alternatively, anyone can make a donation direct to the Ben Fund via our website.

Talk to us today

To speak to a staff member of the ICE Benevolent Fund directly:

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Website: www.icebenfund.com

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