

Protecting your family, home or lifestyle



Manage your debt

1. Do you have outstanding debt and credit agreements?
2. Is your ability to pay your mortgage reliant on your salary?
3. Would you have difficulty repaying debts if you lost your job?

Yes
Income protection insurance could help you manage debt if your income changed suddenly.



Are you covered?

1. Will your employer cover your salary if you suffer from a short-term illness or injury?
2. Would your employee and any government benefits be enough if you were unable to work for 12 months or less?
3. Are you certain your cover is free of gaps and vulnerabilities?

No
You may wish to consider insurance policies to provide a short-term safety net for your income.



Assess your current situation

1. Does your lifestyle depend on a regular income?
2. Would your family be adversely affected if you lost access to your main source of income?
3. Is your salary the main income for your household?

Yes
A professional adviser can help you protect your income.



Financial security

1. Would you be financially secure if critical illness or injury meant you could no longer work?
2. Does your employer provide a comprehensive critical illness and injury plan?
3. Can you be sure your family will be taken care of if the worst should happen?

No
Talk to a professional adviser to see how you could protect your income against critical illness.



Plan ahead

1. Would you like a spouse or partner to be protected financially in the event of your death?
2. Do you have children or dependants who rely on your income?
3. Are you keen to ensure they're taken care of if the worst should happen?

Yes
A financial adviser can provide assistance in planning for all eventualities, so you'll know your loved ones are financially secure.

We're here to help

Getting help and advice from a professional adviser today could help you continue to support yourself and your loved ones through unforeseen circumstances in the future.