



# PROTECTING YOUR FAMILY, HOME OR LIFESTYLE



- 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.



- 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 in case of redundancy.

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.



- 1 Will your employer cover your salary if you suffer from a short-term illnesses 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.



- 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.



- 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.