

For customers

# Personal liability audit form

Carry out this simple audit with your financial adviser to help you identify your personal protection needs.

	Current income	Income after incapacity	Income after death
Income	Amount – £ a month	Amount – £ a month	Amount – £ a month
Salary			
Benefits			
Other			
	Current outgoings	Outgoings after incapacity	Outgoings after death
Outgoings	Amount – £ a month	Amount – £ a month	Amount – £ a month
<b>Household</b>			
Mortgage/rent			
Food			
Council tax			
Gas/electricity			
Water charges			
Phone/internet			
<b>Financial</b>			
Pension contributions			
Loan/credit card payments			
Savings/investments			
Insurance			
<b>Leisure</b>			
Clothing			
Holidays			
TV licence/satellite etc			
Going out			
Alcohol/cigarettes			
<b>Children</b>			
Childcare			
Child maintenance			
School fees			
<b>Transport</b>			
Getting to work			
Car insurance/road tax/petrol			
Other			
<b>Monthly total</b>			
<b>Monthly earnings</b>			
<b>Income shortfall</b>			

## What could I expect from state benefits?

Employed persons eligible for Statutory Sick Pay			
Period	Benefit basic	Amount each week	Taxable
First 28 weeks of illness	Statutory Sick Pay (SSP)	Based on average weekly earnings before tax: <ul style="list-style-type: none"> <li>• Up to £116 before tax – Nil</li> <li>• £116 or more before tax – £92.05</li> </ul>	Yes
First 13 weeks of illness <sup>1</sup>	Employment and Support Allowance (ESA) – basic	<ul style="list-style-type: none"> <li>• £73.10 (age 25 and over)</li> <li>• £57.90 (under age 25)</li> </ul>	Yes
Week 14 onwards	ESA <sup>2</sup>	<ul style="list-style-type: none"> <li>• £73.10 (work-related activity group) or</li> <li>• £110.75 (support group)<sup>3</sup></li> </ul>	Yes

Self-employed and others not eligible for Statutory Sick Pay			
Period	Benefit basic	Amount each week	Taxable
First 13 weeks of illness	ESA – basic	<ul style="list-style-type: none"> <li>• £73.10 (age 25 and over)</li> <li>• £57.90 (under age 25)</li> </ul>	Yes
Week 14 onwards	ESA <sup>2</sup>	<ul style="list-style-type: none"> <li>• 73.10 (work-related activity group), or</li> <li>• £110.75 (support group)<sup>3</sup></li> </ul>	Yes

Bereavement Support Benefit		
Who qualifies	Amount	Taxable
<p>The surviving widow, widower or civil partner where their husband, wife or civil partner paid National Insurance contributions or has died as a result of an accident or disease caused by work.<sup>4</sup></p> <p>At the time of the death, the surviving spouse or partner needed to be:</p> <ul style="list-style-type: none"> <li>– under the State Pension age;</li> <li>– married to or in a civil partnership with the person who died, and</li> <li>– living in the UK, in a European Union or European Economic Area country or a country that pays bereavement benefits under a reciprocal agreement with the UK.</li> </ul> <p>Claims will be paid on applications made within 3 months of the death. Partial claims may be accepted and paid up to 21 months after the death.</p>	<p>With dependent children under 20 years old, who are in full time education or if you're pregnant.</p> <ul style="list-style-type: none"> <li>– £3,500 lump sum payment, and</li> <li>– 18 monthly payments of £350</li> </ul>	No
	<p>With no dependent children.</p> <ul style="list-style-type: none"> <li>– £2,500 lump sum payment, and</li> <li>– 18 monthly payments of £100</li> </ul>	

<sup>1</sup> You may be eligible for a SSP benefit before the ESA benefit is paid.

<sup>2</sup> If you're assessed as being capable of performing your normal occupation, you won't be eligible for ESA. If you do qualify for this benefit, you'll be classified as either capable of performing some work activity (the work-related activity group) or incapable of work (the support group).

<sup>3</sup> If you're in the support group and in income-related ESA, you're also entitled to the enhanced disability premium at £16.40 a week. You might also qualify for the severe disability premium at £64.30 a week.

<sup>4</sup> If your husband, wife or civil partner died before 6 April 2017 you may be eligible to claim Bereavement Payment, Bereavement Allowance or Widowed Parents Allowance instead of the Bereavement Support Payment. Find more information on these benefits at [www.gov.uk](http://www.gov.uk)

Source: [www.gov.uk](http://www.gov.uk), September 2018

For a more comprehensive guide to state benefits, visit [www.gov.uk](http://www.gov.uk)



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