

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/TV license			
<b>Financial</b>			
Pension contributions			
Loan/credit card payments			
Savings/investments			
Insurance			
<b>Leisure</b>			
Clothing/footwear			
Holidays/recreation			
Restaurants/hotels			
Alcohol/cigarettes			
<b>Additional expenses</b>			
Household goods and services			
Hairdressing/toiletries			
Health			
<b>Transport</b>			
Getting to work			
Car insurance/road tax/petrol			
Other			
<b>Children</b>			
Childcare			
Child maintenance payments			
School fees			
<b>Monthly outgoings total</b>			
<b>Monthly income total</b>			
<b>Income shortfall</b>			

## Planning for the unexpected

We've identified your monthly income and outgoings – how do you feel about that?

Do you have an overdraft?

Yes  No

How long would your savings last if you had to rely on them to pay your monthly bills?

If you currently rely on two incomes, how long could you pay your monthly bills with only one income?

Would your employer pay any sickness/ill-health benefits if you were unable to work?

Yes  No

If **Yes**:

- how much a month?
- how long for?

If you had to pay a one-off major expense, such as fixing your car, what could you cut back on?

If you have children:

- how would you continue to pay childcare/education costs?

- who would look after your children if you couldn't afford professional childcare?

If you were unable to work, are there any possible increase in costs you can think of, for example wheelchair access?

How important is it that you maintain your income if you can't work?

Not at all important  Somewhat important  Important  Very important

While there may be government support available in times of need, the level and availability of state benefits is uncertain and often dependent on your individual circumstances. You can find out more about the state benefits available at [gov.uk](https://www.gov.uk). It's therefore important that you take action to provide your own financial safety net to protect you and your family.

**Speak to your financial adviser to help you plan for the unexpected.**

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