



YOU CAN AFFORD YOUR MORTGAGE NOW BUT WHAT IF.....?

We want to ensure your assets (home and possessions) are adequately protected; which also includes your lifestyle requirements.

We do not want you, your family and any beneficiaries to incur/suffer the potential consequential loss.

This comes from understanding your protection needs, providing reassurance about your existing provisions, and lastly potentially putting plans in place to protect your assets.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Having considered the potential impacts of each area, and my current provisions and plans, I have decided upon the following actions at this time:

Losing my house, assets and possessions in case of fire, theft or accident.

I am prepared to:

Eliminate the risk

Reduce the risk

Take the risk

Losing my family home should I suffer a serious illness, a drop in income or die.

I am prepared to:

Eliminate the risk

Reduce the risk

Take the risk

Reducing my standard of living should I / my partner suffer a serious illness or die.

I am prepared to:

Eliminate the risk

Reduce the risk

Take the risk

Retiring early due to ill health and not having enough income to rely on.

I am prepared to:

Eliminate the risk

Reduce the risk

Take the risk

Delaying the passing on of my assets or paying inheritance taxes should I/ my partner die.

I am prepared to:

Eliminate the risk

Reduce the risk

Take the risk

For areas where I am currently prepared to accept the risk, I am comfortable with them being reviewed again in __ / __ (MM/YY).

Client Name:

Date: