

ASPECT

FINANCIAL SOLUTIONS
BESPOKE FINANCIAL ADVICE

Financial Protection Checklist

The following steps are those that we feel are most important to consider when ensuring you have the correct financial protection in place. It is a good idea to use this as a checklist and mark off the items you already have in place. Our role is to assist by guiding you to the most appropriate providers and checking that any plans you have in place are cost effective. We also act as a sounding board for any ideas or questions that you may have:

Protection:

- Cover your liabilities (primarily Mortgage) with Life and Critical Illness Cover**
The ability for you or your dependants to pay off your mortgage should a disaster strike is always sensible.
- Cover the income your dependants or family would need should you die prematurely** If you have a family or dependants, putting an amount of tax-free income in place until they are no longer dependant is both prudent and cost effective
- Cover your income should you be unable to work due to illness or Career Ending Injury**
It is important that you and your dependants have income when you are not working
- Put Private Medical Insurance in place you and your family**
Being able to go straight to a consultant and not have to wait on the NHS is priceless
- Update your wills**
The two key things are to appoint suitable trustees to handle your money should you die and provide suitable guardians to care if and when you have children. The second one is often overlooked

If you cannot tick all the above boxes or you wish for any help and advice on your financial situation, please contact us on **0844 7361477** or e-mail info@aspect-financial.com with your enquiry.