

The need for protection

Understanding your incomings and outgoings before meeting with your Financial Adviser can help identify the cover that you might need and make your upcoming appointment more productive.

It's also important that you and your Adviser understand your protection goals so that they can help to craft a protection package unique to your needs.

To make things simpler, we've created a template for you to fill out and share with your Adviser before your appointment.

Your protection goals

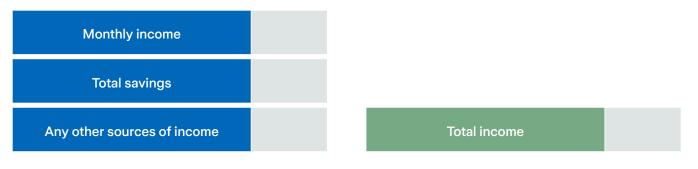
If you died, became critically ill or had to take time off work due to illness, which of the following are important to you? (Yes / No / N/A)	lf I die	If I became seriously ill	If I had to take time off work
I want to make sure my mortgage/rent is paid			
I want to be able to pay day-to-day bills			
I want to make sure my children are provided for			
I want to be able to adapt my home if I lose mobility			
I want to protect my lifestyle and still be able to go on holidays and day trips			
I want to keep day-to-day as normal as possible for me and my family			
If my child became ill, I want financial support			

so I can take care of them (Yes / No / N/A)



Now let's look at your monthly incomings and outgoings to help work out how much cover you might need to help meet your protection goals. We recommend having your banking app or a bank statement on hand to make filling it out easier.

Income and Savings



Outgoings

Mortgage payments	Groceries
Rent payments	Broadband
Council tax	Mobile phone
Utility bills	Pet costs
Credit card payments	Clothing
Loans (personal, car finance etc.)	Holidays
Childcare	Days out / entertainment
Education fees	Home maintenance
Insurance	Subscription services
Travel	
Eating out / takeaways	Total outgoings
Special occassions	Total income - Total outgoings

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