

Protection Planning



Blackstone Moregate
Independent Financial Advisors

Use this page by comparing current expenditure to the required expenditure in either the event of death, disability or critical illness of both you and/or partner.

Are you sure you have adequate income to pay for anticipated expenditure in the event of your/partner's death?
Will you/partner work during your/partner's death/disability?
How long will earnings continue if you/partner become disabled?

	You				Partner			
	Current Expenditure	Death	Critical Illness	Incapacity from work	Current Expenditure	Death	Critical Illness	Incapacity from work
Mortgage payment / Rent								
Property maintenance								
Personal loans / credit cards								
Mortgage related Insurance								
Building & contents insurance								
Home improvement loans								
Council tax								
Water rates								
Gas								
Electricity								
Telephone & Internet (standing charges)								
T V Licence & Pay channels								
Life Insurance								
Critical illness assurance								
Voluntary / Personal Pension contributions								
Permanent Health Insurance								
Private Medical Insurance								
Car insurance and road tax								
Subscriptions								
Regular Savings								
Overdraft repayment								
Professional fees								
Childcare								
Care for dependants								
Other (fixed)								
Telephone								
Travel								
Car exp. (services etc.)								
Petrol								
Food and drink								
Clothing								
Entertainment								
Holidays								
Dining out								
Gifts								
Clubs and societies								
Spending money								
Bank charges etc.								
Pets and Pet care								
Health and beauty								
Other (variable)								
Totals								