

For financial advisers only

Personal liability audit form

Carrying out this simple audit helps you get personal protection to the forefront of your client's mind.

Outgoings	Current outgoings Amount – £ a month	Outgoings after incapacity Amount – £ a month	Outgoings after death Amount – £ a month
Household			
Mortgage/rent			
Food			
Council tax			
Gas/electricity			
Water charges			
Phone/internet			
Financial			
Pension contributions			
Loan/credit card payments			
Savings/investments			
Insurance			
Leisure			
Clothing			
Holidays			
TV licence/satellite etc			
Going out			
Alcohol/cigarettes			
Children			
Childcare			
Child maintenance			
School fees			
Transport			
Getting to work			
Car insurance/road tax/petrol			
Other			
Monthly total			
Monthly earnings			
Income shortfall			

What could I expect from state benefits?

Employed persons eligible for statutory sick pay

Period	Benefit	Amount per week	Taxable
First 28 weeks of illness	Statutory Sick Pay (SSP)	Based on gross average weekly earnings Up to £102.00 – Nil £102.00 or more – £81.60	Yes
Weeks 28-41	Employment and support allowance – basic	£67.50 £53.45 (under age 25)	Yes Yes
Week 42 onwards	Employment and support allowance*	£94.25 (work-related activity group) or £99.85 (support group)	Yes

Self-employed and others not eligible for statutory sick pay

Period	Benefit	Amount per week	Taxable
First 13 weeks of illness	Employment and support allowance – basic	£67.50 £53.45 (under age 25)	No No
Week 14 onwards	Employment and support allowance*	£94.25 (work-related activity group) or £99.85** (support group)	–

Bereavement benefits

	Benefit	Who qualifies	Amount per week	Taxable
	Bereavement Benefit	Widows, widowers or surviving partner of a civil partnership.	Lump sum payment of £2,000	No
	Widowed Parent's Allowance	Widow, widower or surviving civil partner with dependent children	£97.65 a week (maximum)	Yes

*If a claimant is assessed as being capable of performing their normal occupation, then they won't be eligible for employment and support allowance. Individuals who do qualify for this benefit will be classified as either capable of performing some work activity (the work-related activity group) or incapable of work (the support group).

Figures based on 2011/12 tax year. For a more comprehensive guide to state benefits, visit www.direct.gov.uk.

