

Name: _____

Financial health check

	All OK		Needs attention		Urgent!	
What state is your Will in?	Up to date	Not applicable	Drafted, not signed	Needs minor change	No Will	Needs revision
A recent projection of pension benefits?	Yes	Not applicable	Don't know		No	
Pensions on-target to retire when you want?	Yes	Not applicable	Don't know		No	
Sure you've got the best mortgage?	Yes	Don't have one	Don't know	Locked in	No	
Sufficient mortgage cover (death & critical illness)?	Yes to both	No applicable	Death yes, CI no	CI yes, death no	Don't know	No to both
Are all loans covered in event of death?	Business & personal yes	Not applicable	Business only	Personal only	Don't know	No to both
Did you purchase insurance from your finance/loan provider?	No	Not applicable	Don't know		Yes	
Sufficient available cash to see you through illness?	Yes		Don't know		No	
Is your income protected in event of long-term disability?	Yes	Not applicable	Don't know		No	
Have you protected your family's income in event of your own death?	Yes	Not applicable	Don't know		No	
Financial provision for child-care in event of death or serious illness of non-earning spouse/partner?	Yes	No applicable	Don't know		No	
Is there adequate private healthcare?	Yes	Happy with NHS	Don't know	Needs checking	No	
Have you recently reviewed your lifecover needs?	Yes	Not applicable	Don't know	Not recently	Not at all	
Are there sufficient funds in place to purchase business of deceased or critically ill partners?	Yes	Not applicable	Don't know	Some, but insufficient	None	
To what extent is your estate liable to Inheritance Tax?	Protection in place	Below the limit	Don't know	Some liability	Liable and no provision	
Expecting to receive an inheritance?	No	Not applicable	Yes – a little	Don't know	Unknown amount	Yes – a lot
Are you the beneficiary of a Trust?	No		Don't know		Yes	
Have you used your full ISA allowance this year?	Yes		Don't know		No	
Used your maximum pension contribution allowance?	Yes	Not applicable	Don't know		No	
More in bank/building society than for short-term needs?	No	Not applicable	Don't know		Yes	
Are you getting the best returns on your savings?	Yes		Don't know		No	
Will you be able to afford school/college fees?	Provision in place	Not applicable	Don't know	From income	No	Need to review
Funding in place to cover Long Term Care?	Sufficient insurance	Funding from wealth	Don't know	Partial funding	No funding in place	
Are pension/investment risk levels appropriate?	Yes		Don't know	Time to review	Definitely not	Concerned about risk
Satisfied with performance of pensions/investments?	Entirely		Would like to review		Definitely not	

Please contact John Elliott or Sue Stephens at BWMacfarlane for further help and advice 0151 236 1494