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Case Study 4: Protecting the whole family on a budget

Tom and Marie’s dogs were better protected than they were – so Kilsaran Financial Planning stepped in.

Have you ever had that niggling feeling you’re not protected if the worst was to happen? Tom and Marie put those worries to the back of their minds. Sorting out cover for their dogs was easy. But with a large mortgage and 2 children under 10, they knew they were only a payslip away from money trouble if the unexpected happened.

The Problem

- Tom and Marie didn’t have wills or know where to look.
- They also didn’t know what protection they had from their employers and what additional cover they might need.
- They had a tight budget, so they didn’t want to pay for cover they already had or didn’t need.
- Sorting this out would be complicated to do themselves and take up too much time.

What we did

- We established what the current and future financial impact would be if something unexpected happened (eg: death, long-term sickness, job loss), and what their priorities were.
- We discovered what workplace benefits they already had – which for them included sick pay and death-in-service cover.
- We recommended different levels of additional cover based on their priorities and budget.
- We introduced them to a Wills professional.
- Then we arranged a future review to check the cover remains right for them.

The result

- Now, should one of them die or suffer a serious illness, the home is safe and there are funds to pay off the mortgage.
- They’ll receive an income once their employer’s sick pay stops so they can maintain the standard of living they currently have.
- Their new Wills include providing the children with Tom and Marie’s chosen legal guardians and financial security.
- Tom and Marie both felt an immense sense of relief and a weight lifted off their shoulders. They could now look to the future, knowing they had the right protection in place should they need it.

We’ve changed some names and identifying details to protect our client’s privacy.

[Contact us](#) now to book a no-obligation consultation.

Will writing involves the referral to a service that is separate and distinct to those offered by St. James's Place. Wills are not regulated by the Financial Conduct Authority.

The advice provided was given after a full evaluation of their specific needs, circumstances and requirements. The solutions provided would not be suitable for most investors and the information provided does not constitute advice.



Stephanie Beddis

Kilsaran Financial Planning

Discover how our tailored advice can help secure your finances today and deliver on your aspirations for tomorrow.

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