

# SURVIVE.

If you died suddenly or had to stay off work because of long-term sickness, injury or a critical illness, could you or your loved ones make ends meet? Our 2014 research shows, that people in the UK have on average, a 29 day deadline and then the money runs out. Do you know what sick pay or employee benefits you could get? We've put together this handy checklist to help you work this out.



# EMPLOYEE BENEFITS CHECKLIST.

## WORK IT OUT

Whether you're starting a new job or have been in your current one for a while, knowing what benefits, if any, your employer provides should you die or become too ill to work is crucial.

Use this employee benefits checklist now and take a few minutes to note down what you could get from work, as it's important to be in the know. If you're not sure, you can find out your entitlement by checking your contract or speaking to your HR department.

Planning ahead now could help to ensure that you or your loved ones don't struggle with finances, at the time it's needed most. What have you got to lose?

## DO YOU REALLY KNOW WHAT YOUR EMPLOYEE BENEFITS ARE?

1) How much life cover is provided by your employer? This is often called Death in Service benefit.

TOTAL £

2) How much sick pay are you entitled to?

_____ number of weeks @ Full pay of	£	per week* =	£
_____ number of weeks @ Half pay of	£	per week* =	£
_____ number of weeks on Statutory Sick Pay of £87.55** =			£
*Assuming annual salary divided by 52 weeks. **State benefit rate correct as of April 2014.			TOTAL £

3) Are you entitled to any other EXTRA benefits should you become ill? For example, critical illness cover?

TOTAL £

**TOTAL VALUE OF EMPLOYEE BENEFITS** £

## IS THIS ENOUGH?

4) Does your life cover or death in service lump sum, pay off the mortgage or leave enough for your loved ones to keep their home long term, if they are renting?

YES/NO

5) What other savings or money can you rely on if you were off long-term sick?



**Speak to your adviser today to work out your deadline or find out more.**

**What have you got to lose?**

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