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In partnership with Quilter Financial Advisers Ltd.

Your Family Protection Path Guide

Making sure your family is looked after —
whatever life throws at you.

Lemons dot life.

Time to prepare.

Your guide: Anna Evans

Financial Planning Consultant

Quilter Financial Advisers Ltd.

What this toolkit does

This document exists to take you from 'I should probably sort this out' to 'I'm ready to talk about it.' That's it. You're not expected to become an expert — you just need to feel ready to start.

Here's how the next 15 minutes work: a few pages to break through the jargon, a simple prep sheet that makes Anna's job easier, and a quick checklist to spot where your gaps might be. By the end, you'll know exactly what to expect when you talk to Anna.

Meet Anna

“As a qualified financial adviser, I help clients make informed decisions about their money, from retirement planning to investments and protection.

My focus is on understanding each client's goals and providing tailored advice to support their financial wellbeing.

With a commitment to clarity and confidence, I aim to simplify complex financial matters and deliver solutions that work for the long term.”



Why having a plan changes everything

Most of us know we should sort this stuff out. But between school runs, work deadlines, and wondering if your mum's coping okay — it never quite makes the list. Here's why it's worth finding the time:

- **Clarity on what matters** — Know exactly where you stand
- **Lower stress** — A step-by-step roadmap beats lying awake at 3am
- **Less mental load** — Tick it off the list and stop carrying it around
- **Smarter choices** — Know the numbers, make better decisions

Your protection options. Explained simply.

No jargon. No judgment. Just the basics.

Life Insurance

Pays out a lump sum if you die. It's there to clear the mortgage, cover childcare, replace your income

— whatever your family needs to stay afloat.

Good to know: You can choose between a lump sum or a Family Income Benefit, which pays out monthly like a salary. Many families find the monthly option easier to manage.

Critical Illness Cover

Pays out if you're diagnosed with a serious illness like cancer, heart attack, or stroke. Unlike life insurance, you're still here to use it, for treatment, adaptations, or simply taking time off to recover.

Good to know: You can add children's critical illness cover to your policy, often at no extra cost.

Income Protection

Replaces a portion of your salary if you're too ill to work — whether for six months or six years. It's the most underrated protection, and often more affordable than people expect.

Good to know: Premiums can start from around £10-15 per month. That's less than most streaming subscriptions — for something that could save your family's finances. The exact price will depend on different factors and may be different.

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The legal essentials: in plain-English

Protection isn't just about insurance. It's about making sure the right people can act on your behalf if you can't.

Your Will

Without one, the law decides who gets what — and it might not match what you'd choose. If you have children, it also names their guardians. This is non-negotiable.

Lasting Power of Attorney (LPA)

There are two types: one for finances, one for health. They let someone you trust make decisions if you're unable to. Without them, your family may need to go to court — which takes time, costs money, and adds stress when they least need it.

Trusts

A way to protect assets for your children or manage inheritance tax. Not everyone needs one, but they're worth understanding — especially if you're remarried or have complex family arrangements.

Lemons.life can help: We offer online wills from £100 — done in 20 minutes, legally binding, surprisingly painless. LPAs too.

Your Protection Prep Sheet

You've done the reading. Now the bit that actually helps Anna help you. This takes about 5 minutes, and rough answers are absolutely fine. Anna would rather know you're 'not sure' than have you guess perfectly.

Quick answers only — you're not expected to know everything. This just helps Anna understand where you're starting from.

Your Current Setup	
Do you have life insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, roughly how much? £_____
Do you have income protection?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
Do you have critical illness cover?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
Your Rough Monthly Picture	
About how much do you spend each month on essentials? (mortgage/rent, bills, food, childcare)	£_____ (rough number is fine)
If you couldn't work tomorrow, roughly how long could you cover expenses?	<input type="checkbox"/> <1 month <input type="checkbox"/> 1-3 months <input type="checkbox"/> 3-6 months <input type="checkbox"/> 6+ months
Your Employer Coverage	
Do you know how many weeks of full sick pay you get?	<input type="checkbox"/> Yes: _____ weeks <input type="checkbox"/> No idea <input type="checkbox"/> Need to check
What You Want to Protect	(tick what matters most)
<input type="checkbox"/> Making sure the mortgage gets paid <input type="checkbox"/> Replacing my income if I can't work <input type="checkbox"/> Covering childcare costs	<input type="checkbox"/> Protecting my family if something happens to me <input type="checkbox"/> Making sure I'm covered for serious illness <input type="checkbox"/> Other: _____
Your Main Concerns	(write whatever comes to mind)
_____ _____ _____	

Your Family Protection Checklist

One last thing — a quick visual audit. This isn't about making you feel bad about what's missing. It's about giving Anna a clear picture of where you're starting from, so she can focus on what actually matters to you.

- **Will** — Do you have an up-to-date will?
- **Guardians** — Have you named guardians for your children?
- **Life insurance** — Do you have cover that would clear your mortgage?
- **Critical illness** — Would you have a financial cushion if you got seriously ill?
- **Income protection** — Could you replace your salary for 6+ months if you couldn't work?
- **LPA (Finance)** — Has someone been appointed to manage your finances if needed?
- **LPA (Health)** — Has someone been appointed to make health decisions for you?
- **Emergency fund** — Do you have 3-6 months of expenses saved?
- **Partner check** — Does your partner have their own protection in place?

Anything with an empty box isn't a failure — it's just showing Anna where to focus your conversation.

Ready to talk?

You don't need to have it all figured out. You don't need to understand every term. You don't need to feel confident about money.

You just need to start. That's Anna's job — to meet you where you are and help you take the next step.

**We start where you are,
not where you think you should be.
Book a call with Anna.**

Go to: Lemons.life/Anna

