



Below is a list of questions to determine how legally prepared you are.

Self-Employed & Business Owners

- If you are self-employed and have a business partner, do you have an agreement to cover your share of the business in the event of death or permanent disability to either of you?
- Do you have a family company or trust or investment scheme or project which you now control?
- If you were to lose your capacity or die tomorrow is there anyone ready to take over your business?
- If you have children and you and your spouse were both to die is there anything to ensure that all of your children will benefit equally in the business or shares that you would want them to have?
- Do you have sufficient life insurance to cover your debts should something happen to you?

