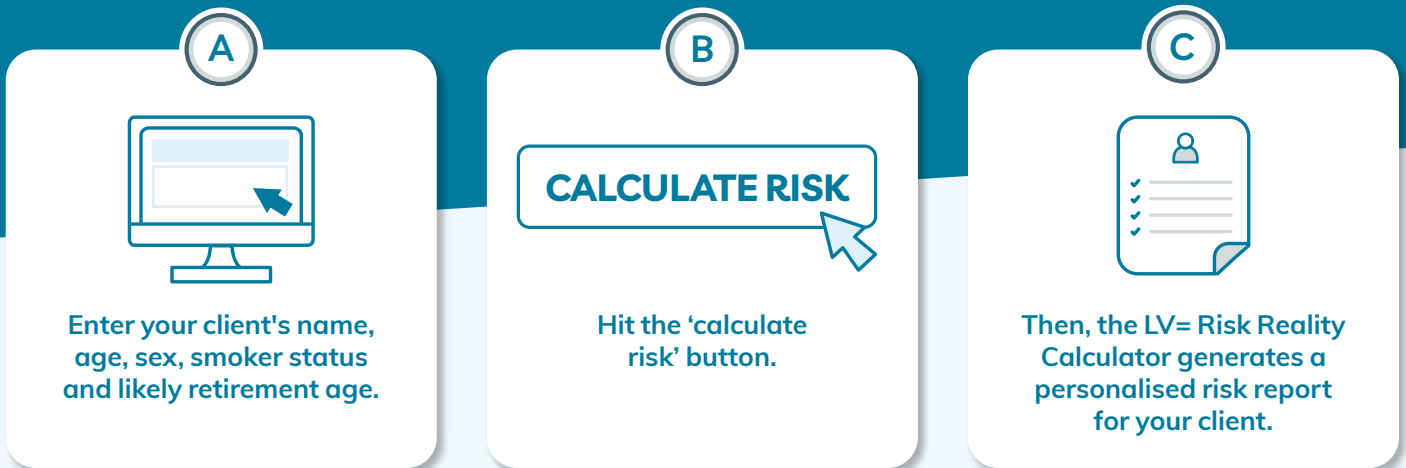


How to use the LV= Risk Reality Calculator

The LV= Risk Reality Calculator quantifies your client's risks based on four personal details and the results really help to bring reality home. Appreciating none of us know what lies ahead, we want to encourage more people to put a financial back-up plan in place now - as it could make all the difference to that person's (and their loved ones) future financial security.

Using the LV= Risk Reality Calculator is as simple as ABC;



Once you've hit the 'calculate risk' button, the results will show the likelihood of your client:

- being unable to work for two months or more
- suffering a serious illness
- dying
- the probability of any of these happening before a likely retirement age

If your client's have chosen a joint risk report where they're are reliant on each other financially the risks will be displayed individually.

[Use the risk reality calculator >](#)

In case you're wondering how the results are calculated

The LV= Risk Reality Calculator gives a guide of something happening to your client up to a certain age. It doesn't reflect the chances of something happening at any given point in time. It's generally accepted the older your client gets, the higher the chance of something happening to them which would stop them from being able to work.

The statistics used by the calculator are based on a large number of people and give a reasonable guide to the average likelihood of one of the described events happening. However, we also recognise that everyone is unique, so the results should be used as a rough guide and preferably talked through with a qualified financial adviser.

What else is available to help support your protection conversations?

LV= Budget Planner

This is an easy way to add up all your clients' monthly bills and treats, and very quickly it highlights just how much their current lifestyle costs. Then compare this to the support that may be available from the state if they were unable to work because they were ill. What would they need to give up?

[Budget Planner Guide >](#)

LV= Income Shortfall Calculator

Use the LV= income shortfall calculator to compare your client's current level of income compared to what they'd be entitled to from the state if they couldn't work because of an accident or illness. You can use this tool to demonstrate monthly and annual shortfalls – and print a report.

[Income Shortfall calculator >](#)

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