Family Protection Checklist

A simple, practical review for your household. Take 20 minutes, grab a pen, and check off each step.

Name: _____ **Date:** _____

1 REVIEW YOUR BENEFICIARIES

- [ ] List every life insurance policy, retirement account, bank account and investment account you have.
- [ ] Confirm the primary and backup (contingent) beneficiary on each one.
- [ ] Update after marriage, divorce, a birth or adoption, or a death in the family.
- [ ] If a beneficiary is a minor child, ask an attorney how money would be managed for them.

2 KNOW HOW THE BILLS WOULD BE PAID

	Monthly amount
Mortgage or rent	$
Car payments	$
Utilities	$
Food	$
Debt payments	$
Insurance premiums	$
Childcare / school	$
Other	$
Total monthly essentials	**$**

Emergency savings $_____ ÷ monthly essentials $_____ = _____ months

Many families aim for 3 to 6 months of essential expenses.

3 BASIC ESTATE PLAN

- [ ] Will
- [ ] Beneficiary designations match your wishes
- [ ] Healthcare directive / healthcare power of attorney
- [ ] Trust (if appropriate for your situation)
- [ ] Financial power of attorney
- [ ] Guardian named for minor children

For legal documents, talk to a licensed attorney.

4 PROTECT THE INCOME YOUR FAMILY DEPENDS ON

- [ ] How much monthly income does your family depend on? $_____
- [ ] Current life insurance (work + personal): $_____ Is your work coverage still yours if you change jobs?
- [ ] Debts that would need to be paid (mortgage, car, loans, credit cards): $_____
- [ ] Future goals to protect (children's education, a home, care for parents).
- [ ] Do you have protection if illness or disability stops your paycheck?
- [ ] When was your coverage last reviewed by a licensed professional?

5 LIFE EVENTS THAT MEAN IT'S TIME FOR A REVIEW

- [ ] Marriage
- [ ] New baby or adoption
- [ ] New home
- [ ] Starting a business
- [ ] Job change
- [ ] Divorce
- [ ] Retirement
- [ ] Serious illness
- [ ] Death in the family

Even without a big change, review your plan at least once a year.

6 KEY DOCUMENTS: WHERE ARE THEY?

Document	Where is it?	Who knows?
Will / trust		
Life insurance policies		
Retirement & bank statements		
Home deed / car titles		
Birth & marriage certificates		
Social Security cards / IDs		
Recent tax returns		
Passwords & digital accounts		

7 IMPORTANT CONTACTS

Contact	Name	Phone / email
Financial professional		
Attorney		
Tax preparer / accountant		
Employer HR / benefits		
Insurance company		
Executor / trusted family member		

Book your free family protection review
We educate before we sell. Go over this checklist together with Dr. Joel, no pressure.
calendly.com/wedoit2024/new-meeting

Free family education night
Thursdays at 7 PM MT on Zoom
zoom.us/j/2483484480

This checklist is for educational purposes only and is not legal, tax or financial advice. Every family's situation is different. Consult a licensed attorney or tax professional about your specific situation.