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FAMILY PROTECTION GUIDE

The EasyPath Family Protection Checklist

A practical, printable guide to organize your coverage, protect the people you love, and spot the gaps before life changes.

INSIDE THIS GUIDE

A coverage snapshot, needs worksheet, document list, and 30-day action plan

Prepared for you by EasyPath Advisors, LLC
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Your protection snapshot

START HERE

Check what you already have. Leave anything uncertain blank - that is a question to bring to your review.

CORE COVERAGE

- [ ] Health insurance or Medicare coverage
- [ ] Dental coverage
- [ ] Term life insurance
- [ ] Whole life or final-expense insurance
- [ ] Employer-provided life insurance
- [ ] Disability or income-protection coverage

SUPPLEMENTAL

- [ ] Critical illness coverage for covered cancer, heart attack, or stroke
- [ ] Hospital indemnity coverage
- [ ] Accident coverage
- [ ] Coverage for children or grandchildren
- [ ] Long-term savings or cash-value strategy
- [ ] An emergency fund for uncovered expenses

Three questions worth answering

- [ ] If my income stopped tomorrow, how long could my household pay its bills?
- [ ] If I had a major diagnosis, what costs would my health plan not pay?
- [ ] If I died unexpectedly, who would handle the mortgage, debts, and final expenses?

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Estimate the protection your family may need

WORKSHEET

This is a conversation starter, not a formal needs analysis. Use estimates and update them during a licensed insurance review.

1. Immediate obligations

Final expenses, medical bills, credit cards, personal loans, and other debts your family may need to handle.

Estimated amount ____________________

2. Income replacement

How many years of household income would your family need while adjusting, raising children, or paying ongoing bills?

Annual income x years ____________________

3. Major goals

Mortgage payoff, rent, education, caregiving, a family business, or another goal you would want protected.

Estimated amount ____________________

Estimated total need ____________________

Subtract dependable existing coverage and assets, then review the remaining gap.

Look beyond the hospital bill

Health insurance is essential, but it may not cover every expense created by an illness or accident. Mark the pressures that would affect your household.

Medical cost gaps

- ☐ Deductibles and coinsurance
- ☐ Emergency or urgent care
- ☐ Dental treatment
- ☐ Prescription costs

Everyday cost gaps

- ☐ Time away from work
- ☐ Childcare or caregiving
- ☐ Transportation or lodging
- ☐ Meals and household bills

Coverage types to discuss

- **Dental** — Can help with eligible preventive and restorative dental services.
- **Critical illness** — May pay a lump-sum benefit after a covered diagnosis, subject to policy terms.
- **Hospital indemnity** — May pay scheduled benefits for covered hospital or facility services.
- **Accident** — May pay fixed benefits for covered injuries and related services.

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People, paperwork, and legacy

ORGANIZE

BENEFICIARIES

- [ ] Confirm every policy has a current primary beneficiary.
- [ ] Add a contingent beneficiary where appropriate.
- [ ] Review names after marriage, divorce, birth, adoption, or death.
- [ ] Tell a trusted person where policy information is stored.

DOCUMENTS

- [ ] Policy numbers and carrier contact information
- [ ] Will, power of attorney, and health-care directive
- [ ] Mortgage, debt, bank, and retirement account list
- [ ] Employer benefits and Social Security information
- [ ] Emergency contacts and important medical information

Family goals to bring to your review

Protecting children or grandchildren ______________________

Building long-term cash value ______________________

Final expenses ______________________

Income replacement ______________________

Your 30-day action plan

This week

Gather your policies, list your beneficiaries, and write down the three risks that concern you most.

Within two weeks

Schedule a no-pressure coverage review. Bring this checklist, current policy pages, medications if discussing Medicare, and your monthly budget.

By day 30

Complete the most urgent update, tell a trusted person where documents are stored, and set a yearly calendar reminder to review coverage.

Ready for a clear conversation?

Scan the code or use the button below to book an EasyPath consultation.

BOOK YOUR EASYPATH REVIEW