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Family Protection Review Checklist

A practical starting point for reviewing what you have, who depends on you, and the questions you want to ask. No email address is needed to use or download this guide.

1. Understand your household needs

- [ ] List the people who depend on your income or unpaid care.
- [ ] Review mortgage or rent, debts, essential spending, childcare and education goals.
- [ ] Consider how long your household might need financial support and what emergency savings are available.

2. Check workplace benefits

- [ ] Find your current benefits booklet and note life, disability, health and dental coverage.
- [ ] Check benefit amounts, definitions, waiting periods, limits and exclusions.
- [ ] Ask what changes if you leave your job, take leave or retire, and whether any continuation or conversion deadlines apply.

3. Review personal policies

- [ ] Gather a summary of existing life, critical illness, disability, accident, hospitalization or other coverage.
- [ ] Note premiums, renewal dates, expiry dates, exclusions and any changes in cost or benefits.
- [ ] Check what each policy covers and how benefits may interact with workplace coverage. Do not cancel existing protection before reviewing the implications.

4. Revisit beneficiaries and life changes

- [ ] Check beneficiary information after marriage, separation, a new child or a death in the family.
- [ ] Consider whether changes in work, income, caregiving or borrowing warrant a review.
- [ ] Discuss estate, legal and tax questions with appropriately qualified professionals.

5. Prepare your questions

- [ ] Where might my existing protection leave a financial gap?
- [ ] What options fit my priorities and budget, and what trade-offs should I understand?
- [ ] What eligibility rules, covered events, waiting periods and exclusions apply?
- [ ] When should I review this again?

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