QUICK SELF-ASSESSMENT

INSURANCE & RISK CHECKLIST

Do you have the right protection for your current life stage?

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Clarity today. Confidence tomorrow. Freedom for the future.

A practical checklist from Scott Martin, CFP®

INSURANCE & RISK CHECKLIST

Do you have the right protection for your current life stage?

This checklist helps you review whether your insurance, liability protection, and risk-management strategies are still appropriate for your life today.

Core Coverage

- ■ I have reviewed my life insurance within the past year.
- ■ My disability insurance has been reviewed.
- ■ My auto coverage and deductibles have been reviewed.
- ■ I understand whether I still need life insurance and why.
- ■ My homeowners or renters coverage is current.
- ■ I have evaluated whether umbrella liability coverage is appropriate.

Beneficiaries & Ownership

- ■ All beneficiary designations are current.
- ■ Policy ownership is correct.
- ■ Insurance aligns with estate documents.
- ■ Old beneficiaries have been removed where appropriate.
- ■ Contingent beneficiaries are named.
- ■ Employer benefits have been reviewed.

Healthcare & Long-Term Care

- ■ I understand my current health insurance coverage.
- ■ I have reviewed long-term care risk.
- ■ I have reviewed Medicare planning if relevant.
- ■ I know my out-of-pocket exposure.
- ■ I know how care costs could affect retirement income.
- ■ I have considered family health history.

CONTINUE YOUR SELF-ASSESSMENT

Use this page to identify gaps that may deserve further review.

Protection Gaps

- ■ I have an emergency reserve.
- ■ I have reviewed cyber and identity theft risks.
- ■ My coverage is coordinated with my financial plan.
- ■ I have reviewed business risks if self-employed.
- ■ I have evaluated asset protection concerns.
- ■ I have a written list of policies and contact information.

SELF-ASSESSMENT SCORE

Total boxes checked:	___________ out of ___________
Confidence level:	■ Strong ■ Somewhat confident ■ Unsure ■ Concerned
Top 3 items to review:	1. ______________________ 2. ______________________ 3. ______________________

WHAT YOUR ANSWERS MAY MEAN

A checklist does not replace planning. It helps reveal where your plan may need attention.

Unchecked items may indicate that your protection plan has not kept pace with your life. Insurance is not just about policies. It is about protecting income, assets, independence, and the people who depend on you.

COMMON BLIND SPOTS

- ■ Keeping outdated beneficiary designations.
- ■ Assuming employer coverage is enough.
- ■ Ignoring umbrella liability protection.
- ■ Failing to plan for long-term care risk.
- ■ Not coordinating insurance with estate and retirement planning.

NEXT STEP

If several items were unchecked, the issue may not be effort - it may be that your financial plan has not been fully recalibrated around your current life stage, goals, risks, and future income needs.

Schedule Your Confidential Consultation
30-minute discovery conversation
No obligation. Just a conversation that could help reveal what needs attention.

Book online: Click Here to schedule a Consultation