

01 New Mortgage / Renewal

WINDOW: 2–6 wks before closing **CHANNEL:** Phone + email

"Before everything gets finalized, it's worth a quick check that your protection plan isn't being decided by the lender by default."

Next step → **Send comparison: bank creditor insurance vs. personal term**

02 New Baby / Adoption

WINDOW: Trimester 2 or within 60 days **CHANNEL:** Email, then meeting

"Most people just want to know the basics are handled without getting overwhelmed — this is a simple check-in to make sure the family is protected."

Next step → **Attach "New Parent Coverage Checklist" + calendar link**

03 Marriage / Moving In

WINDOW: 30–90 days after change **CHANNEL:** Email + calendar link

"When two lives start sharing responsibilities, it's a good time to make sure beneficiaries and coverage match what you both intend now."

Next step → **Joint beneficiary review — 20-minute meeting**

04 Divorce / Separation

WINDOW: As soon as legal begins **CHANNEL:** Private phone call

"One practical thing we can simplify is making sure coverage and beneficiaries don't stay on autopilot and create surprises later."

Next step → **Private review — beneficiaries, support obligations, gaps**

05 Inheritance / Large Cash Event

WINDOW: 2–8 wks after receipt **CHANNEL:** Email + two meetings

"When money comes in suddenly, the pressure is to make fast decisions. A short meeting helps you slow it down, protect options, and document what you actually want."

Next step → **Discovery meeting — protect first, allocate second**

06 Parent Caregiving Begins

WINDOW: First 30 days of role change **CHANNEL:** Email + worksheet

"When you start supporting a parent, it's easy for the logistics to take over. A quick planning check makes sure you have the right authority and access if an emergency hits."

Next step → **Send "Caregiver Planning Worksheet" — POA, access, docs**

07 Business Incorporation

WINDOW: Immediately after **CHANNEL:** Accountant referral + email

"Once a business incorporates, the planning questions change. It's worth a quick review to make sure protection lines up with how you're structured now."

Next step → **Corporate-owned insurance review — creditor protection**

08 New Partner / Shareholder Agreement

WINDOW: At signing, not after **CHANNEL:** Call + joint meeting

"Bringing in a partner is exciting — and it's also when you want to make sure the agreement is actually fundable if life happens."

Next step → **Buy-sell funding analysis — does the agreement work?**

09 Income Increase / Promotion

WINDOW: 30–60 days after change **CHANNEL:** Email with coverage map

"When income rises, responsibilities usually rise too — this is a quick recalibration to keep protection aligned with your new baseline."

Next step → **One-page coverage map — current vs. recommended**

10 Job Change (Group Benefits)

WINDOW: 2 wks before to 30 days after **CHANNEL:** Email + quick call

"The one thing people often miss is that group coverage can change quietly — this is a quick check so nothing falls through the cracks."

Next step → **Group-to-personal gap analysis — deadline-sensitive**

11 Retirement / Pension Start

WINDOW: 6 months prior **CHANNEL:** Meeting invite (not marketing email)

"As you get closer to retirement, planning gets more practical. A review here helps make sure income protection and estate intentions match the next chapter."

Next step → **Pre-retirement review — income, estate intent, final expenses**

12 Health Score (Client or Spouse)

WINDOW: 2–6 wks after diagnosis **CHANNEL:** Personal call, then note

"Once things settle, it's worth confirming what's in place still does its job, and that your paperwork reflects your wishes."

Next step → **In-force policy review — coverage, beneficiary, POA docs**