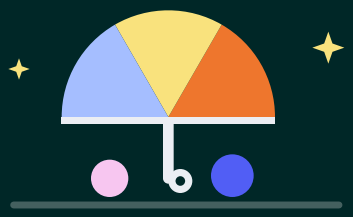
KARE Legacy | LIFE INSURANCE SELF-ASSESSMENT · FAMILIES, BUSINESS OWNERS & INVESTORS

25 questions: would the money actually be there?

Most people believe they are covered. Few can say for how much, for how long, or who would receive it — and those are the three answers that decide what happens next.



WHY SPEND FIVE MINUTES ON THIS

See the real gaps
Turn a vague worry into a named list.

Know what to ask
Walk in knowing exactly what to raise.

Measure the progress
Score it, close the gaps, score again.

		YES	NO
COVERAGE FOUNDATION	I own life insurance personally, not just coverage tied to a job or company.		
	I have calculated how much coverage my household needs instead of guessing.		
	My coverage would replace at least 10 years of the income we live on.		
	My coverage reflects what I earn now, not what I earned when I bought it.		
	Everyone my household depends on is insured, including a non-earning partner.		
INCOME & DEBT PROTECTION	My mortgage is paid off, or my loved ones have assets that would clear it.		
	My other debts are paid off, or my loved ones have assets that would cover them.		
	Any loan I personally guaranteed is covered by something besides family savings.		
	I have money set aside specifically for my children's education.		
	I have savings I could reach in an emergency without penalties or a loss.		
POLICY STRUCTURE & OWNERSHIP	I know what type of policy I own (term, whole life, universal, or IUL).		
	I know the exact year my term coverage expires and what happens next.		
	I know if my policy converts to permanent coverage with no new exam.		
	I know who owns each policy (me, my business, or a trust) and why.		
	I know exactly what I pay each year and what that premium buys.		
BUSINESS & BENEFICIARY ALIGNMENT	I have reviewed the beneficiaries on every policy in the last 12 months.		
	I have named both a primary and a contingent beneficiary on each policy.		
	Money for minor children is directed to a trust, not to them directly.		
	My policy beneficiaries agree with my will and trust, not against them.		
	If I own a business, my buy-sell coverage is funded, not just signed.		
LIVING BENEFITS & REVIEW	My policy has living benefits I could use if I became seriously ill.		
	My household could pay its bills if I could not work for six months.		
	I have a plan for long-term care that would not drain my family's savings.		
	My family would not need to fundraise to cover my final expenses.		
	A licensed agent has reviewed my coverage in the last 24 months.		

Coverage Foundation	____ / 5
Income & Debt Protection	____ / 5
Policy Structure & Ownership	____ / 5
Business & Beneficiary Alignment	____ / 5
Living Benefits & Review	____ / 5
TOTAL	**____ / 25**

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Education that helps you protect what matters most.

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How did you score?

WHAT YOUR SCORE MEANS

MY TOTAL SCORE _____ / 25

0 – 5 UNPROTECTED

Your family is exposed right now, and so is everything you owe on. If something happened this month, the people who depend on you would be making financial decisions during the worst week of their lives, with no money to work with. Lenders do not pause, payroll does not pause, and anything you personally guaranteed can reach your family's savings. Start with one number: what it would cost to keep your household running for ten years.

6 – 10 UNDERINSURED

You have coverage sized for a life you no longer live. Coverage arranged before the house, the second child or the business does not stretch to cover them, and a workplace plan ends the day the job does. Income has climbed and so has debt, while the policy stayed where it was. Size the coverage to the obligations you have actually signed, and do it while your current health still prices it cheaply.

11 – 15 COVERED, NOT COORDINATED

You may have enough insurance. You do not yet have one plan. Beneficiary forms, wills, trusts, business agreements and workplace coverage each made sense on their own, and now they contradict each other. A beneficiary designation overrides your will no matter what the will says, and an unfunded buy-sell is a handshake. The gap here is rarely more coverage — it is ownership, titling and alignment.

16 – 20 STRONG, WITH GAPS

You have done the work most people never do. What remains are the quiet exposures: a term policy with an expiration date you have not looked at, a conversion deadline about to pass, no strategy for long-term care, or a death benefit that would land in a teenager's bank account. Each is small to fix now and far more expensive later.

21 – 25 WELL COVERED

Your plan is in genuinely good shape. The risk now is drift. Term periods end, carriers change, families change shape, income moves and a plan that was right five years ago quietly stops being right. Put a review on the calendar, confirm every beneficiary and policy owner one more time, and make sure the people who would need these documents know exactly where to find them.

MY NOTES & QUESTIONS FOR MY LICENSED AGENT

THE FIVE PILLARS OF REAL PROTECTION

COVERAGE FOUNDATION	INCOME & DEBT PROTECTION	POLICY STRUCTURE & OWNERSHIP	BUSINESS & BENEFICIARY ALIGNMENT	LIVING BENEFITS & REVIEW

Coverage is not a plan until it is sized, structured, aligned and reviewed.

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