ACTION STEPS & CHECKLIST

ROTECTION STRATEGIES



PROPERTY & CASUALTY* Work with your trusted Property & Casualty representative to enact any changes. **AUTO ACTION STEPS* Review Deductibles** Collision Comprehensive Review Liability Limits: \$\$\$/\$\$\$/\$\$\$ Review uninsured/underinsured motorist liability **HOMEOWNER ACTION STEPS*** Review dwelling coverage limits Review liability limits Review deductibles Video-record dwelling & contents **UMBRELLA ACTION STEPS*** Coordinate/review Automobile with umbrella policy Homeowner's policy with umbrella Watercraft with umbrella policy Review liability limits **MEDICAL & HEALTH*** Work with your employer benefits to optimize your coverage. Work with a trusted professional to implement individual coverage your employer does not offer (such as a Pacific Advisor financial specialist). **DISABILITY INSURANCE ACTION STEPS** Review your company's Open Enrollment Review future increase option Review cost of living adjustment benefits Review benefit period Consider adding protection for retirement plan contributions Consider adding personal coverage that protects you in your occupation

MEDICAL, DENTAL, & VISION INSURANCE ACTION STEPS*	✓
Review your company's Open Enrollment	
Add/delete dependents to medical plan	
Review & store insurance policies in the Vault	
LONG-TERM CARE ACTION STEPS	✓
Review & understand long-term care insurance	
Review the age/purpose of the LTC insurance	
Consider the moral obligation of caring for parents vs. legal obligation, include siblings if appropriate	
LEGAL Work with a trusted estate planning attorney.	
WILL ACTION STEPS	√
Create/review your will	
Review executor selection	
Review guardian selection	
Review trustee selection	
HEALTH DIRECTIVE	✓
Create/review your health directive	
LIVING TRUST	✓
Consider creating/updating trust	
POWER OF ATTORNEY ACTION STEPS	✓
Create/review Power of Attorney document	
LIFE Work with your employer benefits to optimize your coverage. Work with a trusted professional to implement individual coverage your employer does not offer (such as a Pacific Advisor financial specialist).	
LIFE INSURANCE ACTION STEPS	✓
Review current life coverage	
Review/understand term vs. permanent comparison, and which is effective for you	
Assess how much life insurance is appropriate to help family fulfill the financial commitments you would have in life	

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