

ACTION STEPS & CHECKLIST PROTECTION 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	✓
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LIVING TRUST

Consider creating/updating trust	✓
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POWER OF ATTORNEY ACTION STEPS

Create/review Power of Attorney document	✓
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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	