THE "DO I NEED LIFE INSURANCE?" CHECKLIST

LIFE & LIFESTYLE

1.

- [ ] Do I have student loans, credit card debt, or a car loan?
- [ ] Would someone else be responsible for my debts or funeral costs?
- [ ] Am I paying for rent or a mortgage?
- [ ] Am I financially supporting (or planning to) a partner or family member?

CAREER & COVERAGE

2.

- [ ] Do I rely solely on my job's life insurance plan?
- [ ] Do I want coverage that stays with me even if I change jobs?
- [ ] Is me work coverage less than 5-10x my annual income?

FUTURE PLANNING

3.

- [ ] Am I planning to buy a home, get married, or have kids one day?
- [ ] Am I building a financial plan (TFSAs, RRSPs, savings)?
- [ ] Do I want to start building a long-term safety net or leave something behind?

HEALTH & TIMING

4.

- [ ] Am I currently healthy and under 35?
- [ ] Would I like to lock in low rates while I'm young and healthy?
- [ ] Do I want to avoid higher premium later if my health changes?

What Now?

If you checked several boxes, it's worth having a conversation with a licensed insurance advisor. They'll help you figure out the right coverage and timing for your life stage—without pressure.

Coast.to.Coast
INSURANCE PARTNERS