

Homeowner Family Protection Checklist

A new home is a reason to review the people and income behind it.

01. List the mortgage payment, household essentials, child care, debts and the time your family might need to adjust after a death.
02. Inventory existing personal and employer life insurance. Record coverage amounts, beneficiaries, policy terms and what happens when employment ends.
03. Compare your family's estimated need with available savings and existing coverage. Avoid choosing a coverage amount solely from the mortgage balance.
04. Compare term and permanent life insurance by purpose, affordability, duration, exclusions and policy features. Eligibility and premiums depend on underwriting.
05. Review beneficiaries after a home purchase, marriage or birth. Get qualified legal guidance for trusts or minor beneficiaries.
06. Keep policy and emergency contact information where your household can find it. Review needs regularly and after major life changes.

Your next step

Request a personal conversation: www.paduafinancial.com/request-review/
321-745-5421

Educational checklist, not an individualized investment, tax or legal recommendation. Insurance availability varies by state and carrier. California: life insurance and annuities only.

Official resources - reviewed October 10, 2026

NAIC: life insurance roadmap

NAIC: buying life insurance