Life Insurance Assessment Checklist

01 Financial Obligations

- ❑ Do I have any outstanding debts (mortgage, loans) that would burden my family if I pass away?
- ❑ Are there ongoing financial commitments (education costs, dependent care) that need coverage?

02 Dependents

- ❑ Does anyone rely on my income or pension (spouse, children, others)?
- ❑ Would my spouse lose part of their pension or benefits if I die?

03 Retirement Readiness

- ❑ Are my savings, investments, and pension sufficient to cover living costs and final expenses?
- ❑ [Have I accounted for healthcare and long-term care costs?

04 Policy Purpose

- ❑ Do I want to leave an inheritance or charitable gift?
- ❑ Do I need funds for estate taxes or cross-border property issues?
- ❑ Do I want coverage for funeral and final expenses?

05 Policy Review

- ❑ Is the premium cost reasonable compared to the benefit?
- ❑ What type of policy do I have (term vs. whole life)? Does it still serve my goals?
- ❑ Are there tax implications if I cancel or cash out the policy?

06 EU-Specific Considerations

- ❑ Have I checked how my pension and insurance benefits interact across EU countries?
- ❑ Do I understand the public safety net and whether it covers my dependents?



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