Financial Readiness Guide

A Personal Checklist for Protecting What Matters Most

12TH HOUSE FINANCIAL AGENCY

Check Each Box That Is Accurate To You

Section 1

Income Protection

- [ ] My family could maintain our lifestyle if I passed away unexpectedly.
- [ ] We have enough emergency savings to cover several months of expenses.
- [ ] We have a plan if I become too sick or injured to work.
- [ ] I know exactly how much income my household depends on each month.

TOTAL :

Section 2

Debt Protection

- [ ] Our mortgage could be paid if something happened to me.
- [ ] We have a plan for credit card debt.
- [ ] Vehicle loans wouldn't become a burden.
- [ ] My spouse or family knows where important financial documents are kept.

TOTAL :

Section 3

Health Events

- [ ] I understand what Living Benefits are.
- [ ] I know whether my current insurance includes Living Benefits.
- [ ] A major illness wouldn't immediately drain our savings.
- [ ] I know what resources would be available if I couldn't work for an extended period.

TOTAL :

Section 4

Family Protection

- [ ] My beneficiaries are current.
- [ ] My loved ones know my wishes.
- [ ] I have someone I trust to help carry out my plans.
- [ ] I have reviewed my coverage within the last two years.

TOTAL :

Section 5

Retirement & Legacy

- [ ] I have a retirement strategy.
- [ ] I understand how my retirement income will be generated.
- [ ] I have considered tax efficiency.
- [ ] I have a plan for leaving something behind to the people I love.

TOTAL :

Your Score

16–20 checks

**Outstanding. You're taking your financial preparedness seriously.
Continue reviewing your plan every year.**

10–15 checks

You're on your way. There may be a few opportunities worth reviewing.

Under 10 Checks

**Don't panic. Everyone starts somewhere.
This checklist simply highlights areas where additional education may help.**

If you felt like your count was too low and simply want a second opinion or review of what you have then
Scan the QR Code below to speak with a professional 100% FREE

Schedule your complimentary

12th House Financial Second Opinion