REVIEW PREP CHECKLIST

Getting ready for your insurance review

Whether you are checking your cover yourself or meeting an adviser, having these ready makes it faster and more useful. Bring what you can. Don't worry if something is missing.

Your super

- [ ] Latest statement for each super fund. Find them all through ATO online services in myGov
- [ ] Your balance, and what would be paid if something happened to you
- [ ] Types and amounts of cover: life, TPD, income protection or salary continuance
- [ ] Who you've nominated to receive your super

Your own policies

- [ ] Policy schedules
- [ ] Latest annual statements or renewal notices
- [ ] Any mortgage, loan or credit card cover

Your money

- [ ] A recent payslip, or your last tax return if self-employed
- [ ] Mortgage and loan balances
- [ ] A rough monthly household budget

Your people

- [ ] Who relies on you, and children's ages
- [ ] Whether you have a will and powers of attorney

Reviewing existing cover? What's changed?

- [ ] Work, income or business
- [ ] Home or debts
- [ ] Family or relationships
- [ ] Health, hobbies or travel
- [ ] Plans for retirement
- [ ] Any letters about premium increases or changes to your cover

Have a think about

What would you want taken care of if something happened to you?

How would the bills get paid if you couldn't work for a while?

What feels comfortable to spend on cover each month?

Work out some numbers, or find an adviser near you lifeinsuranceguide.com.au

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