LIFE INSURANCE DECISION GUIDE

# What do you need life insurance to do?

Start with the job the coverage may need to handle. Then organize the questions and tradeoffs before comparing policies.

**Mortgage**

**Income**

**Final expenses**

**Not sure yet**

Use this guide privately, send one question by email, or request a call only when you want help applying it to your situation.

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01 | START WITH THE PURPOSE

# Choose the closest starting point

You do not need a product name or a perfect coverage amount. Begin with the obligation or person you want to protect.

### Mortgage

Help address housing costs or create transition time if an income stops.

### Income

Give people who rely on your earnings time and money to adjust.

### Final expenses

Reduce the chance that immediate costs become someone else's emergency.

### Not sure yet

Start with what would be hardest for another person to handle without you.

## If more than one answer applies

That is normal. Circle the first concern you would want addressed, then note any secondary concern below.

**My first concern is:**

**The person, obligation, or outcome I most want protected is:**

Purpose first. Product details second. A licensed review can address personal needs, eligibility, suitability, underwriting, and available options when you are ready.

# Coverage you have is part of the decision

The question is what current coverage is expected to do, for how long, and under what conditions.

| SOURCE | WHAT TO VERIFY |
|---|---|
| **Employer or group coverage** | Amount, portability, cost after leaving work, and whether coverage changes with employment. |
| **Individual policy** | Owner, insured, beneficiary, amount, policy type, term or maturity date, and current premium. |
| **Loan, mortgage, or membership benefit** | Who receives the benefit, what event triggers it, and whether the amount declines or ends. |
| **Savings and other resources** | How quickly funds could be accessed and what other goals would be disrupted if they were used. |

## Four clean review questions

1. If nothing changed, would the current protection still do what I expect?
2. If my job, health, debt, or household changed, would the answer change?
3. Do the right people know the coverage exists and how to find it?
4. Am I assuming a benefit will work in a way I have never verified?

Do not cancel or replace existing coverage until new coverage is approved, accepted, and in force, and any replacement has been carefully reviewed.

# Five questions worth answering

These questions can make a conversation useful even if you decide not to apply for anything.

1. **Who would feel the financial impact?**

   Name the people or obligations. Different people may have different needs.

2. **How much of the problem needs attention?**

   Think in categories such as income, housing, debts, final costs, education, and transition time.

3. **How long would the need exist?**

   Some needs are temporary. Others may last much longer. The timeline affects what deserves review.

4. **What monthly amount could remain comfortable?**

   A plan that cannot be maintained does not solve the problem. Affordability is part of suitability.

5. **What would make yes, no, or not now reasonable?**

   Identify the information you need about tradeoffs, exclusions, cost, and what happens if you wait.

**The goal is not to talk yourself into coverage. The goal is to understand the consequence of each reasonable decision.**

# Yes, no, and not now can all be reasonable

A useful review should leave you clearer about what was considered, what remains uncertain, and why the next step makes sense to you.

| YES | NO | NOT NOW |
| --- | --- | --- |
| The need is clear, an available option fits, the cost is sustainable, and you understand what you are applying for. | The need is covered another way, the option does not fit, or the tradeoffs are not acceptable after review. | You need more information, another person involved, a budget change, or a later date to revisit the decision. |

## Bring or know what you can

- ☐ Any existing policy statement or benefit summary you want reviewed
- ☐ Who depends on you and the responsibilities you are considering
- ☐ A rough monthly range that could remain sustainable
- ☐ The one question you most want answered

**What would you need to understand for the conversation to feel worthwhile?**

A completed worksheet is for your own use. Do not send medical details, Social Security numbers, banking information, identification documents, or complete financial records through ordinary email, Messenger, or a general website form.

05 | KEEP CONTROL OF THE NEXT STEP

# Use the guide in the way that fits you

Downloading this guide does not obligate you to buy, apply, schedule a call, or provide a phone number.

1

**Use it privately**

Print or save the guide and work through the questions on your own.

2

**Ask one question**

Visit zenprotectionservices.com/ask or email jason@zenprotectionservicesllc.com. Begin with the question that matters most.

3

**Request a conversation**

Choose a call only if personal licensed review would be useful. You control whether and when that happens.

## Jason Tyner is the licensed human guide behind the question-first process.

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