

家庭保障檢查清單

用一次晚飯後嘅時間，檢查屋企嘅保障有冇缺口。

- ☐ 計一次家庭每月必要開支（按揭／租金、食物、保險、交通）
- ☐ 如果主要收入者出事，現有人壽保障夠頂幾多年必要開支？
- ☐ 公司團體保險包啲乜、唔包啲乜？（人壽倍數、傷殘等候期、離職後點算）
- ☐ 危疾保障有冇？確診後嘅現金流點安排？
- ☐ 受益人係咪最新？小朋友未成年嘅安排有冇寫清楚？
- ☐ 遺囑、持久授權書（POA）同醫療指示有冇？幾耐冇更新？
- ☐ 緊急聯絡同文件位置：屋企人知唔知去邊度搵？
- ☐ 每年或人生大事（結婚、生小朋友、轉工、買樓）後重做一次

只作一般教育資訊，並非個人化財務、稅務或法律建議。請就個人情況向持牌顧問、CPA 或律師查詢。索取清單時請勿提供 SIN、銀行戶口或保單號碼。

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Family Protection Review Checklist

One quiet evening is enough to check whether your family protection has gaps.

- ☐ Add up essential monthly household spending (mortgage/rent, food, insurance, transport)
- ☐ If the main earner were gone, how many years of essential spending would current life coverage support?
- ☐ What does group coverage at work include — and exclude? (Life multiple, disability waiting period, what happens if you leave)
- ☐ Is critical illness coverage in place? What is the cash-flow plan after a diagnosis?
- ☐ Are beneficiaries up to date? Are arrangements for minor children written down?
- ☐ Do you have a will, enduring power of attorney, and health-care wishes — and when were they last updated?
- ☐ Emergency contacts and document locations: does family know where to look?
- ☐ Re-do this after every life event (marriage, children, job change, home purchase) or at least yearly

For general education only. Not personalized financial, tax, or legal advice. Please speak with a licensed advisor, CPA, or lawyer about your own situation. Do not send your SIN, banking, or policy numbers when requesting these checklists.

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