CoverDad

THE DAD JOURNEY · STAGE 03

FOR BUSY DADS

# You've built a lot. Let's protect it.

Peak earning years, peak obligations — and coverage that probably hasn't kept up. A quick gap-check now protects everything you've built.

### WHAT'S INSIDE

- Why your old coverage may fall short
- The gaps to check now
- A 15-minute gap-check
- How to get help when you want it

Pre-Dad › New Dad › Busy Dad › Empty Nester

**We've got your back — for the whole journey.**

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THE SHIFT

# Your life got bigger. Did your coverage?

Bigger income, bigger mortgage, teenagers, maybe a business — and often a policy still sized for a younger you. At this stage the danger isn't having *no* coverage; it's coverage that quietly fell behind your life. Four things to check.

## 1 A coverage gap-check

Is your life insurance still enough for today's income, mortgage balance, and the kids' futures? Coverage bought years ago is often thousands short now.

START HERE

## 2 Supplement your disability

Group coverage through work caps out and rarely covers bonus or commission. At peak earnings, that gap is biggest — a supplemental policy closes it.

PROTECTS PEAK INCOME

## 3 Umbrella / asset protection

As your assets grow, so does what a lawsuit can reach. Umbrella liability adds a big layer of protection over your home and auto for a low yearly cost.

CHEAP, HIGH-LEVERAGE

## 4 Start LTC & retirement planning

Long-term care and retirement income get cheaper and easier the earlier you plan. Starting in your 40s–50s beats scrambling later.

TIME IS ON YOUR SIDE

### If you own a business, add this

Business-owner dads should also look at a **buy-sell agreement**, **key-person** coverage, and **business overhead expense** disability — protection for the thing that funds everything else.

A 15-MINUTE GAP-CHECK

# Find the gaps, fix the biggest first

You're busy, so keep it simple. This quick pass tells you where you're exposed and what to fix first.

1. **Add it up**
   Compare your current coverage against today's income, debts, and goals. The difference is your gap.

2. **Fix the biggest gaps first**
   Usually that's your life insurance amount and your disability coverage — the two that carry the most weight.

3. **Protect assets & plan ahead**
   Add umbrella liability, and start the long-term care and retirement conversation while it's early and cheap.

### "Has my coverage kept up with my life?"

Odds are your income has grown, your mortgage has changed, and the kids' needs look different than when you first bought coverage. The right amount is one that matches **today's** life — not the one you had a decade ago. A quick review with an agent settles it.

GO DEEPER WHEN YOU'RE READY

## Your next guides

**Coming soon** **The 15-Minute Coverage Gap-Check** — a step-by-step way to size up where you stand.

**Coming soon** **Protect Your Paycheck** — a deep dive on disability & income protection.

✓ **Ready** Thinking ahead? The **Long-Term Care** and **Retirement** guides are ready whenever you are.

WHERE COVERDAD COMES IN

# One review can close years of drift

CoverDad is the insurance home for dads. We'll help you spot the gaps in plain English, then connect you with the right coverage — start online, or talk to a licensed agent. Your call.

1

### Get your bearings

Use this guide to see where your coverage may have fallen behind.

2

### Talk it through

A licensed CoverDad agent runs the gap-check with you and prioritizes fixes.

3

### Close the gaps

Right-size what matters most, and protect what you've built.

## Protect what you've built

A quick review now beats discovering a gap at the worst possible moment. It's fifteen minutes well spent.

**Talk to a licensed CoverDad agent →**

getcoverdad.com · help@getcoverdad.com