FOR NEW DADS

You're a dad now. Here's how to protect them.

The coverage that matters most once little ones depend on your paycheck — explained in plain English, with no sales pitch.

WHAT'S INSIDE

- What changes when you become a dad
- The 4 things that matter now
- Where to start (and in what order)
- How to get help when you want it

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

Protect what matters. In minutes, not weeks.

getcoverdad.com

THE SHIFT

Your paycheck just became someone else's safety net

Becoming a dad changes the math. Before, insurance was optional peace of mind. Now there are people whose home, meals, and future ride on your income continuing. The good news: you're young and healthy, which means this is the **cheapest and easiest** it will ever be to lock in protection. Four things matter most right now.

1 Right-sized life insurance

Enough to replace your income, pay off the mortgage, and fund the kids' future if you're not here. **Term life** is the affordable workhorse — big coverage, low cost, for the years your family needs it most.

USUALLY THE FIRST MOVE

2 Living benefits

Riders that let you tap part of your life insurance *while you're living* if you become seriously ill. It's protection you don't have to die to use — a safety net for the "what if I get sick" years.

OFTEN LOW OR NO ADDED COST

3 Income protection (disability)

Your ability to earn is the engine behind everything. Disability insurance keeps a paycheck coming if illness or injury stops you from working. Group coverage through work is a start — but rarely enough on its own.

PROTECTS THE ENGINE

4 Insure the stay-at-home parent

If one parent runs the household, replacing childcare, meals, and everything they do is a very real cost. A policy on a non-earning parent is one of the most overlooked pieces of a new family's plan.

COMMONLY MISSED

The one-line version

As a new dad, you're not really insuring *yourself* — you're insuring the **paycheck and the parenting** your family counts on. Get those covered while you're young, and the rest gets easier.

A SIMPLE ORDER

You don't have to do it all at once

New-dad life is busy and money is tight. So here's a sane order to tackle it in — each step stands on its own, and you can stop and start whenever life allows.

1. **Lock in term life while you're young**
   Rates are lowest now and rise with age. Choose a **convertible** term policy so it can grow with you later without a new health exam.

2. **Protect your income**
   Add disability coverage — or shore up what you have through work — so a health setback doesn't become a financial one.

3. **Add living benefits & cover your partner**
   Layer on a living-benefits rider and a policy for a stay-at-home parent. Small moves that close the biggest gaps most families miss.

"How much do I actually need?"

A simple way to think about it: enough to **replace your income** for the years your family depends on it, **pay off big debts** like the mortgage, and **fund a goal or two** like college. Our free tools can ballpark it in minutes — and a licensed agent can dial it in to your real numbers.

GO DEEPER WHEN YOU'RE READY

Your next guides

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

Coming soon **Life Insurance & Living Benefits** — how much, what type, and how living benefits work.

✓ Ready Planning further ahead? Ask us for the **Long-Term Care** and **Retirement** guides for later stages.

CoverDad

WHERE COVERDAD COMES IN

Get it handled — without the hard sell

CoverDad is the insurance home for dads. We'll help you understand your options 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 and our free tools to see what your family actually needs.

2

Talk it through

A licensed CoverDad agent — a dad too — helps you size it to your budget.

3

Get covered

Lock in the right protection while it's easiest and most affordable.

Ready to protect your people?

It takes less time than a diaper change to get started — and you'll sleep better tonight knowing they're covered.

Talk to a licensed CoverDad agent →

getcoverdad.com · help@getcoverdad.com

IMPORTANT DISCLOSURES

General education. CoverDad is a brand of Lasa Links Insurance, Inc., a licensed insurance agency. This guide is general educational information only — not insurance, financial, tax, or legal advice, and not a recommendation to buy any specific product. Product availability, features, and pricing vary by state and carrier and are subject to underwriting and approval; we do not guarantee approval or rates. When you purchase coverage through us, we may receive a commission.

Life & disability insurance. Coverage amounts, term lengths, conversion privileges, and disability benefit definitions (such as own-occupation vs. any-occupation) vary by policy and carrier. Policies contain exclusions and limitations; read your policy for details.

Living benefits (Accelerated Benefit Riders). These are optional riders on a life insurance policy; they may require additional premium or underwriting and may not be available in all states. Accessing benefits early reduces (and may eliminate) the death benefit and any cash value, may be taxable, and may affect eligibility for public assistance such as Medicaid and SSI. Accelerated Benefit Riders are not long-term care insurance. Consult a qualified tax advisor.

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