

FOR DADS-TO-BE

You're about to be a dad. Let's get you ready.

The money moves that are easiest to make now — before the baby, while you're young and healthy — pay off for decades.

WHAT'S INSIDE

- Why now is the cheapest time
- The moves to make first
- How to start small
- 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.

getcoverdad.com

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THE HEAD START

The best time to buy is before you need it

In a few months, someone new will depend on you. The upside of planning *now*: you're the youngest and healthiest you'll ever be — which means protection is at its cheapest and easiest to get. Three moves put you ahead.

1 Lock in term life

Rates track your age and health, so they'll never be lower than today. A **convertible** term policy lets you start affordably and grow it later without a new health exam.

CHEAPEST IT'LL EVER BE

2 Start income protection

Your paycheck is about to become the whole family's engine. Disability insurance keeps it running if illness or injury stops you — start a base layer now.

PROTECT THE ENGINE

3 Add living benefits

Riders that let you use part of your life insurance *while living* if you get seriously ill. Protection you don't have to die to use — usually at little or no added cost.

LOW OR NO ADDED COST

4 Get the basics in order

Name your beneficiaries, build a small emergency fund, and confirm how you'll add the baby to your health plan. Small steps that make the big day smoother.

BEFORE BABY ARRIVES

The one-line version

You can't insure your way out of a health issue that already showed up — so the move is to **lock in protection while everything's easy**. Future-you (and your family) will be glad you did.

A SIMPLE ORDER

Start small — you can build from here

You don't need to do everything before the baby arrives. Here's a sane order, and each step stands on its own.

1 Get a term life quote while you're healthy

Ten to fifteen minutes to lock in a low rate. Choose convertible so it can grow with your family later.

2 Add a base layer of income protection

Shore up (or start) disability coverage so a health setback never becomes a financial one.

3 Run the pre-baby checklist

Beneficiaries named, a starter emergency fund, and the baby ready to add to your health plan on day one.

"How much do I need if the baby isn't even here yet?"

Start with enough to **replace your income** for the years a child depends on it and **cover big debts** like the mortgage — then increase it as the family grows. Our free tools ballpark it in minutes; a licensed agent dials it in.

GO DEEPER WHEN YOU'RE READY

Your next guides

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

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

✓ **Ready** Baby almost here? Ask us for the **New Dad** guide for what changes once they arrive.

WHERE COVERDAD COMES IN

Get ahead of it — 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 to lock in first.

2

Talk it through

A licensed CoverDad agent — a dad too — sizes it to your budget.

3

Lock it in

Secure low rates now, while it's easiest and cheapest.

Get ahead while it's easy

A little now saves a lot later. Start before the baby arrives and check it off your list.

[Talk to a licensed CoverDad agent →](#)getcoverdad.com · help@getcoverdad.com

IMPORTANT DISCLOSURES

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Life & disability insurance. Coverage amounts, term lengths, conversion privileges, and disability benefit definitions vary by policy and carrier. Policies contain exclusions and limitations; read your policy for details.

Living benefits (Accelerated Benefit Riders). 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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