CoverDad

THE DAD JOURNEY · STAGE 01

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
- How to start small
- The moves to make first
- 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