STILLER FINANCIAL

INSURANCE

Insurance Coverage Review Worksheet

Review existing coverage, ownership, beneficiaries, purpose, gaps, overlap, and compensation disclosure before applying for anything new.

BEST FOR

Households or business owners unsure whether to keep, change, reduce, or investigate coverage.

USEFUL OUTPUT

A coverage-by-purpose review.

Before anything moves, make the decision visible.

Income	Tax	Portfolio	Insurance
Estate	Documents	Advisor fit	Next action

This worksheet is for preparation and conversation only. Do not enter SINs, account numbers, passwords, trade instructions, full statements, or tax slips. Confirm the secure route before sending sensitive records.

STILLER FINANCIAL

WORKSHEET

Inventory coverage

- Life, disability, critical illness, group benefits, business coverage, and travel or health coverage
- Owner, insured person, beneficiary, premium, term, riders, and conversion options
- Existing policy purpose and whether that purpose still exists

Decide the next question

- Keep, change, reduce, investigate, or make no change
- Family income, debt, estate liquidity, income risk, business continuity, and tax context
- Disclosure and compensation questions before implementation

Area	Question	What to clarify
Family protection	Who depends on income?	Coverage may still matter.
Debt protection	What debts need liquidity?	Amount and term may need review.
Estate liquidity	What costs could arise?	Coordinate with estate and tax context.
Business coverage	Who owns it and why?	Purpose and tax treatment need clarity.

Notes for the first conversation

This worksheet is for preparation and conversation only. Do not enter SINs, account numbers, passwords, trade instructions, full statements, or tax slips. Confirm the secure route before sending sensitive records.