ATTEND WEALTH · COMPLIMENTARY GUIDE

The Family Financial Safety Kit

Twelve documents and decisions that protect the people who count on you. **Most families have three or four in place.** Each one you finish is real peace of mind, done.

What a protected family has in place

1 **THE WILL**
Guardians named, directives signed, reviewed on schedule.

2 **BENEFICIARIES**
Current on every account, because they override the will.

3 **COVERAGE**
Life, disability, and umbrella, sized to real life.

4 **THE CUSHION**
A named emergency number, in cash, untouched.

5 **THE FUTURE**
College and retirement funded together, on purpose.

6 **THE HOUR**
One family money hour a year keeps it all current.

Each piece protects a different bad day. **Together they mean no single moment can undo your family's plan.**

Take care of you.

Twelve documents and decisions that protect the people who count on you. Most families have three or four in place. Work down the list; each one you finish is real peace of mind, done.

The paperwork that protects people

- **A will that names guardians**
  The single most important document a parent can sign. Without it, a court decides.
- **Beneficiaries audited on every account**
  Retirement accounts and insurance pass by beneficiary, not by will. Old names stay legally valid until changed.
- **Term life insurance on both parents**
  Including the stay-at-home parent. Childcare and household work have a real replacement cost.
- **Own-occupation disability coverage**
  A working parent is far more likely to be disabled than to die during working years. Insure the paycheck.
- **Healthcare directives and powers of attorney**
  Someone you trust, legally able to act, before it is ever urgent.
- **An emergency fund with a number on it**
  Not 'some savings.' A named target: months of real expenses, in cash, untouched.

The decisions that build the future

- **College savings on autopilot**
  Whether a 529 or another vehicle fits best depends on your tax, retirement, and estate picture. Decide once with your adviser, then automate a monthly amount.
- **Retirement funded before tuition**
  There are loans for college. There are none for retirement. The order protects everyone, including your kids.
- **Umbrella liability coverage**
  Teen drivers, trampolines, and dogs are wonderful. Umbrellas exist for a reason.
- **A family document drawer**
  Will, policies, passwords, contacts, and instructions in one place your partner can find in five minutes.
- **The guardianship conversation, actually had**
  Asking someone to be a guardian is a conversation, not just a signature. Have it out loud.
- **An annual family money hour**
  Once a year: beneficiaries, coverage, savings rate, and the will. One hour keeps the whole kit current.

Your next step

A checklist tells you what to do. A conversation tells you what to do first, in your situation. Bring this guide, ask anything, and get straight answers. No pressure, no pitch.

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