

Family Protection Conversation Guide

Private educational conversation guide

Use this guide to structure a neutral household conversation around responsibilities, resources, and questions worth reviewing.

Best for: Discussing income responsibilities, caregiving, housing, debt, education goals, and beneficiary updates after major life events.

Conversation checklist

Status	Step	Action
Not reviewed	1	Estimate income that supports the household
Not reviewed	2	List mortgage, rent, debts, and recurring obligations
Not reviewed	3	Consider childcare, caregiving, and household services
Not reviewed	4	Estimate education and final-expense considerations
Not reviewed	5	List current workplace and personal coverage
Not reviewed	6	List available liquid assets and emergency reserves
Not reviewed	7	Review beneficiaries after major life events
Not reviewed	8	Discuss legal and tax questions with qualified professionals

Conversation notes

Note 1: _____

Note 2: _____

Note 3: _____

Assumptions and limitations

- This guide is a conversation aid and not a recommendation to buy, replace, or cancel a product.
- Coverage affordability, eligibility, and contract features vary by provider and circumstance.
- Do not record sensitive medical, account, policy, or identification information on a shared copy.

Educational notice

General education only: This resource provides general educational information only. It is not individualized financial, insurance, investment, tax, legal, accounting, or credit advice and does not recommend a product, provider, account, policy, transaction, or strategy. Do not submit completed financial, insurance, medical, identification, or account records through a general HonorVale Group contact form.

Review current contracts, beneficiary forms, and official plan information before taking action.

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