

## Checklist: Things to Do Before You Become Uninsurable

### 1. Secure Life Insurance Coverage

- Purchase a whole life or final expense policy while healthy

- Consider adding a guaranteed insurability rider if available

- Avoid temporary (term) coverage if you expect declining health

### 2. Lock In Health-Based Financial Products

- Apply for long-term care insurance or hybrid life/LTC plans

- Look into critical illness or cancer policies

- Enroll in a Medicare Supplement (before health disqualifies you)

### 3. Get Your Legal Affairs in Order

- Create or update your Last Will & Testament

- Draft a Durable Power of Attorney

- Assign a Healthcare Proxy / Advance Directive

### 4. Organize Financial Information

- List all bank accounts, assets, and debts

- Make a folder with insurance policies, pensions, and retirement accounts

- Name and inform a trusted beneficiary or executor

### 5. Talk With Your Family

- Discuss your wishes for care, burial, or cremation

- Explain where documents are kept

- Be honest about what insurance you do or do not have

### 6. Make a Final Expense Plan

- Get quotes and secure a final expense policy

- Pre-plan funeral or cremation services if possible

- Set aside money or make arrangements for immediate death-related costs

### 7. Take Care of Your Mind and Body

- Schedule annual checkups and stay compliant with care

- Maintain healthy lifestyle habits to avoid preventable conditions

- Act before a diagnosis disqualifies you from affordable coverage