

# Woodall Agency

I n s u r a n c e

*Professional. Confidential. Personal Service.*

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## Family Protection Planning Evaluation

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### Life Insurance Needs

Your earning ability is an asset you should protect. If you were to die, how would your family make it? You need a plan in place that will take care of those you love *no matter what*.

1. If you died tomorrow, how would your family survive? How would the bills get paid and for how long?
2. How long would they be able to continue their current lifestyle? **It might not be long enough.**
3. When was the last time you reviewed your life insurance with your agent?
4. Has your family experienced any changes since your last review?
5. What if your current level of coverage is no longer appropriate?
6. Does your spouse/family know what coverage is in place or what to do if you were to die suddenly? This is a conversation that needs to happen from time to time. **You need an agent you can trust to assist your spouse/family when that time comes.**
7. Are you paying too much for your current life insurance? Changes in the marketplace are constant. Rates may be more competitive than before. **You need an agent who represents multiple carriers to give you the best price and service available.**

### Disability Insurance Needs

Many people make the mistake in thinking “I’m not the type of person who would become disabled~I’m healthy, active & proactive about my health.” Disability can happen to anyone (via car accidents, sport injuries, household chores & unexpected illnesses).

1. If you were to become sick or hurt and unable to work, how would you continue to pay your bills?
2. What changes would you have to make to your lifestyle?
3. How long would your savings last?
4. Your earning ability is an asset you should protect. Life insurance protects your family if you were to die. ***If you got sick and were never able to return to work, how would your family make it?***