Educational 30-Day Plan · Term Life

Plan · 4 pages · A guided path from DIME estimation to an active policy

OVERVIEW

Four weeks, one central action per week. This plan offers an educational path for families who want to explore Term Life Insurance in an organized way. By day 30, the goal is to have an active policy with designated beneficiaries and auto-pay configured — but the pace is yours. If at any point you'd like guidance, consider consulting with a financial educator or qualified advisor.

WEEK 1 (DAY 1-7) · CALCULATE DIME

■	**Day 1: Gather documents**	CC statements, loans, mortgage, latest paycheck
■	**Day 2-3: Fill DIME with partner**	Use DIME sheet (downloadable). 30-60 min together.
■	**Day 4: Decide years to replace**	Typical 10-15. Until youngest is 18 if < 8 years old.
■	**Day 5: Calculate 'Already covered'**	Employer group life + savings + existing insurance
■	**Day 6-7: Define final number, sign with partner**	Round to nearest $50K. That's your target.

WEEK 2 (DAY 8-14) · HEALTH + QUOTES

■	**Day 8: Start Pre-Application Health guide**	60 days ideal, but 2 weeks helps somewhat
■	**Day 9-10: Doctor visit for checkup**	Request lipid panel + BMI + BP + A1C baseline
■	**Day 11: Request online quotes**	Policygenius, Term4Sale, Wells Fargo advisor. Don't sign.
■	**Day 12-13: Receive 3 quotes**	Fill side-by-side Comparison template
■	**Day 14: Identify preliminary winner**	Best combo of premium + rating + riders

WEEK 3 (DAY 15-21) · APPLY

■	**Day 15: Apply directly with the chosen carrier**	The application takes 20-30 min. Answer all questions accurately.
■	**Day 16-17: Schedule medical exam**	Exam is FREE. Insurer pays paramedical.
■	**Day 18: Medical exam at home or office**	Results in 5-10 days. Stay healthy throughout.
■	**Day 19-20: Wait for results**	If they offer higher rate than expected, consider other carrier.
■	**Day 21: Receive approval**	Final premium confirmed. Decision: accept or re-shop.

WEEK 4 (DAY 22-30) · ACTIVATE + PROTECT

■	**Day 22: Sign policy delivery receipt**	Coverage effective. Congrats — you're covered.
■	**Day 23-24: Designate beneficiaries**	Use Beneficiary guide. Primary + contingent + percentages.
■	**Day 25: Configure auto-pay**	Monthly or annual debit (annual saves 3-5%)
■	**Day 26-27: Store policy safely**	Original in safe deposit box, encrypted digital copy
■	**Day 28: Inform partner and guardian**	Where the policy is, number, carrier info
■	**Day 29: Schedule annual review**	Calendar 1 year ahead: validate beneficiaries
■	**Day 30: Acknowledge the step you took**	You've taken a concrete action toward your family's financial protection

AFTER DAY 30

Review annually. Update beneficiaries after any life event (marriage, divorce, new child, death). At 10 years into term, evaluate converting to permanent or buying new 20-year Term (if you still have dependents).

QUESTIONS · Coach Futuro is available at any point in the plan for a free 30-min call. tufuturofinanzas.com/coach

EDUCATIONAL NOTICE

This information is educational and should not be considered individualized financial, legal, tax, or insurance advice. Every family's situation is different. For personalized guidance, consult qualified professionals who act in your interest.