OPTARIS

PARTNERS

2-MINUTE SCORECARD

COULD YOUR FAMILY KEEP THE HOUSE?

Ten simple questions to reveal whether your mortgage-protection plan is clear, current and ready to work for your family.

HOW TO USE IT

Answer Yes, Not Sure or No. Add the points. The result is a conversation guide - not a verdict or coverage recommendation.

Fast. Private. No financial expertise required.

optarispartners.com

QUESTIONS 01-05

Your home and your plan

Mark one answer per question: Yes = 0, Not Sure = 1, No = 2.

1 Could your household carry the full housing payment if one income disappeared?

- [ ] YES 0
- [ ] NOT SURE 1
- [ ] NO 2

2 Is enough life-insurance protection specifically intended to address the mortgage?

- [ ] YES 0
- [ ] NOT SURE 1
- [ ] NO 2

3 Does your family know whether the goal is payoff, balance reduction or temporary payments?

- [ ] YES 0
- [ ] NOT SURE 1
- [ ] NO 2

4 Are the beneficiaries on existing policies current and consistent with the family plan?

- [ ] YES 0
- [ ] NOT SURE 1
- [ ] NO 2

5 Does someone besides you know where the policy and mortgage information is stored?

- [ ] YES 0
- [ ] NOT SURE 1
- [ ] NO 2

PAGE SUBTOTAL ______

Add the five selected point values.

QUESTIONS 06-10

The details that make it work

A plan is strongest when the people, numbers and records all agree.

6 Have you confirmed how much employer-provided life insurance would actually remain available?

- ☐ YES 0
- ☐ NOT SURE 1
- ☐ NO 2

7 Does your calculation include taxes, homeowners insurance and HOA dues that may continue?

- ☐ YES 0
- ☐ NOT SURE 1
- ☐ NO 2

8 Has the plan been reviewed since the mortgage, income or family situation last changed?

- ☐ YES 0
- ☐ NOT SURE 1
- ☐ NO 2

9 Could the household maintain the property after the mortgage itself was addressed?

- ☐ YES 0
- ☐ NOT SURE 1
- ☐ NO 2

10 Could your family explain the mortgage-protection plan in one or two clear sentences?

- ☐ YES 0
- ☐ NOT SURE 1
- ☐ NO 2

PAGE SUBTOTAL ______ Add the five selected point values.

YOUR RESULT

What does your score suggest?

Add both page subtotals. Use the result to choose a sensible next step.

TOTAL SCORE

Possible range: 0 to 20

0-4 | PROTECTION APPEARS WELL DOCUMENTED

Your answers suggest that the mortgage goal, resources and records are relatively clear. Confirm the details periodically and after major life or mortgage changes.

5-10 | A FEW IMPORTANT QUESTIONS REMAIN

Some parts of the plan may be uncertain, outdated or dependent on assumptions. Use the Family Checkup and Calculator to identify the specific gaps.

11-20 | A PROTECTION REVIEW MAY BE WORTHWHILE

Several answers suggest the household may not have a clear mortgage-protection plan. A focused review can clarify the intended outcome, current resources and possible gap.

YOUR NEXT STEP

Educational self-assessment only. This score does not determine insurance need, eligibility, approval, product suitability or coverage amount. Policy terms, underwriting, premiums and availability vary. Review actual contracts with licensed professionals.