Life Ready *with* Venus

FREE CHECKLIST

hiii, this one's for you!

The Life Ready *checklist*

25 quick questions that show where your family is covered and where the gaps are. It takes about 10 minutes, and you don't need to be a finance person.

tick a box only if it's already true today, not "planning to." Then count your ticks at the end ♡

2025

₱2.86B
paid by Pru Life UK to 13,599 families

₱562M+
paid on policies active 2 years or less

58%
of critical illness claims were cancer

Source: Pru Life UK 2025 Claims Report

the Life Ready path →

Understand
Know what you have, what you owe, and what your family would need.

Decide
Choose your priorities calmly, not out of fear or pressure.

Build
Put protection and savings in place, step by step.

01 Your *safety net*

Before anything else: can you handle a surprise without borrowing?

- [ ] I know my exact monthly expenses (not a guess).
- [ ] I have at least 3 months of expenses saved. 6 is better.
- [ ] My emergency fund is in a separate account I don't touch.
- [ ] I don't carry a credit card balance from month to month.
- [ ] I could cover a ₱50,000 surprise this week without a loan.

02 Your *health*

An HMO pays the hospital. It doesn't pay your bills while you recover.

- [ ] I know my HMO's annual limit and what it *doesn't* cover.
- [ ] I have health coverage that stays with me if I resign or get laid off.
- [ ] I have critical illness cover that pays a lump sum on diagnosis.
- [ ] My family could manage 6–12 months without my income if I got sick.
- [ ] I've had a check-up in the last 12 months.

did you know? cancer, stroke & heart attack were 87% of Pru Life UK's 2025 critical illness claims.

03 Your *income*

If you weren't here, would the people who depend on you be okay?

- [ ] I know who depends on my income: kids, parents, partner, siblings.
- [ ] I have personal life insurance, not just coverage through my employer.
- [ ] My coverage is at least **10× my annual income**.
- [ ] My coverage would pay off my debts (home, car, loans).
- [ ] I've reviewed my coverage since my last big life change.

quick math: ₱40K/month × 12 × 10 = ₱4.8M starting target

04 Your *paperwork*

The best plan only works if your family can find it.

- [ ] My beneficiaries are named and up to date on every policy.
- [ ] Someone I trust knows where my policies, accounts and IDs are.
- [ ] I have a written list of my bank accounts, investments and debts.
- [ ] My family knows who my financial advisor is and how to reach them.
- [ ] I have a will, or I've at least written down my wishes.

new baby, new job, new home? re-check this one ♡

05 Your *future*

Once you're protected, you can build with confidence.

- [ ] I've written down my top 3 financial goals, with target dates.
- [ ] I save or invest a fixed amount every month, automatically.
- [ ] I have a plan for my kids' education (or I know I don't need one).
- [ ] I have a retirement target beyond my SSS/GSIS pension.
- [ ] I review my whole plan at least once a year.

YOUR SCORE

my total ticks: ________ */ 25*

My top 3 *priorities*

Pick from your unticked boxes. Start with sections 01 and 03.

1. ____________________
2. ____________________
3. ____________________

okay, so...

Where do you *stand?*

0–10 ticks

Getting started

You have real gaps, and that's okay. Start with your safety net (01) and income (03). They protect everything else.

11–19 ticks

On your way

You have a foundation. Next, close the one or two gaps that could undo it.

20–25 ticks

Life *Ready*

You're ahead of most people. Review once a year and after every big life change.

not sure what your unticked boxes mean?

Book your *Life Ready Review*

We'll go through your checklist together, look at any policies you already have, and map out what to fix first. No pressure, no jargon, just clarity.

Start your Life Ready Review

lifereadywithvenus.com

xo, Venus

Financial Advisor & Unit Manager
7 years helping families get Life Ready · IG @helloitsvenus_