



My family safety net

If your income stopped, would your family be okay financially?



How it will help you

See where your family is prepared and where there may be gaps. It builds on the [My emergency savings plan](#) worksheet (Chapter 2), which looks at the next few months.

How to use this worksheet in three easy steps

1

List the people who rely on you financially.



2

Mark how your family would manage if your income stopped, and why.



3

Choose one next step to strengthen your safety net.



Short on time? Start with the one situation that worries you most.

Who relies on you financially?

☐ My children ☐ My partner or spouse ☐ My parents (or in-laws) or older relatives ☐ Someone else

How would your family manage?

For each situation, mark how your family would manage. Then, under How we'd manage, tick what your answer is based on. Leave it blank if nothing comes to mind.

If this happened...	We could manage	Not sure	We'd struggle	How we'd manage				
				Savings	Benefits*	Insurance	Family**	Other income
1 I couldn't work for a few months For example, because of an illness or injury	☐	☐	☐	☐	☐	☐	☐	☐
2 I had a serious illness that needed costly treatment and time away from work	☐	☐	☐	☐	☐	☐	☐	☐
3 I couldn't work for a long time, or at all	☐	☐	☐	☐	☐	☐	☐	☐
4 I passed away It's not easy to think about, but planning for it is an act of care	☐	☐	☐	☐	☐	☐	☐	☐
5 The other main income in our household stopped (if applicable)	☐	☐	☐	☐	☐	☐	☐	☐

* Benefits: workplace or government benefits (e.g., paid sick leave, employer benefits, BPJS Ketenagakerjaan benefits).

** Family: only tick this if you know who would help and have discussed it.

My initial check-in, based on the situations marked "We'd struggle" or "Not sure"

Fills in automatically in Adobe Acrobat Reader, or count your answers and use the key below

0 to 1: stronger safety net. 2 to 3: some gaps to explore. 4 or more: several areas may need attention. Each situation counts equally here, but some gaps are more serious than others. One serious gap may need attention even if your overall result looks strong.

This worksheet is provided for reference purposes only and is intended as an initial guide to help you better understand your personal and family financial allocation. All examples, assumptions, figures, and calculation results presented in this worksheet are for illustrative purposes only. They should not be considered financial advice or recommendations, nor is this worksheet intended to serve as a marketing or sales tool.

You remain responsible for considering your own financial circumstances, needs, objectives, and financial capacity when making any financial decisions.

Many people have sources of support they may not have considered yet, such as cover through work. The [My protection worksheet](#) (Chapter 3) helps you list it all in one place.

☆ My next step

✓

You've identified the areas where your family's financial safety net may have gaps. Now choose the one concern you'd like to focus on first. You can come back to the others later.

If your concern is...	A helpful first action
Couldn't work for a few months	Check how many months your savings could cover, using the My emergency savings plan worksheet (Chapter 2). If employed, ask HR or your employer. If self-employed, review your BPJS and personal coverage.
A serious illness with costly treatment and time away from work	Look up your existing health and critical illness policies and note what they pay for a hospital stay or treatment.
Couldn't work for a long time	Find out whether you have income protection or disability benefits, and what they pay. If employed, ask HR or your employer. If self-employed, review your BPJS and personal coverage.
Passed away	Check whether you have life cover, how much it pays, and that the people named to receive it are up to date. The My protection worksheet (Chapter 3) can help.
The other main income stopped	Review which costs could be reduced, using the Monthly money check-in worksheet (Chapter 2).

The situation that concerns me most

My next step

I will do it by

DD/MM/YYYY

Here's an example of how someone might complete the worksheet

If this happened...	Answer	Based on
Couldn't work for a few months	We could manage	Savings
A serious illness with costly treatment and time away from work	Not sure	Insurance
Couldn't work for a long time, or at all	We'd struggle	
Passed away	Not sure	Insurance
The other main income stopped	We could manage	Savings, family

What this example shows

Three situations are marked "We'd struggle" or "Not sure", so there are some gaps to explore. A longer absence from work is the biggest worry, and nothing is in place for it yet.

Next step: Review BPJS coverage and workplace benefits to understand what support is available if I cannot work long term, by 27/11/2026.

Illustrative only.

Talk it through

You don't have to work through this alone. If you would like help understanding how your family could be supported, you can speak with a Sun Life Advisor.