



My protection

Understand the financial protection your family already has



How it will help you

Understand what coverage you have now and identify any gaps. If you used the [My family safety net](#) worksheet (Chapter 3), start with the situation that concerned you most.

How to use this worksheet in three easy steps

- 1 List what you have.
- 2 Note whether you understand what's covered.
- 3 Choose one next step.



Short on time? Start with one line: the policy or benefit your family relies on most.

What I already have

What counts as protection?

Protection includes insurance, workplace benefits and public programmes that may support you and your family during illness, disability, death or loss of income.

Don't worry if you don't know all the details yet. Your policy documents, the provider, or your employer (if employed) can help you with any missing information.

What do you have?	Who is covered or would receive the benefit?	Key benefit and limit e.g., Life cover: Rp500.000.000	Renewal date	Do I understand what's covered?		
				Yes	Somewhat	No
Life insurance			DD/MM/YYYY	☐	☐	☐
Critical illness insurance			DD/MM/YYYY	☐	☐	☐
Health and hospital insurance			DD/MM/YYYY	☐	☐	☐
Disability or income protection			DD/MM/YYYY	☐	☐	☐
Accident insurance			DD/MM/YYYY	☐	☐	☐
Workplace benefits, e.g. group cover			DD/MM/YYYY	☐	☐	☐
Public support programmes, e.g. BPJS			DD/MM/YYYY	☐	☐	☐
Other:			DD/MM/YYYY	☐	☐	☐

Having several policies does not necessarily mean your family is fully protected. Understanding what each one covers is the first step. Anything marked "Somewhat" or "No" is a good place to start finding out more.

Looking at my list...

Tick all that apply.

- ☐ I have protection or support that I would like to understand better
 ☐ There is protection or support I don't currently have
- ☐ There is protection or support I'm not sure I have
 ☐ I feel confident I understand most of my current protection and support

Helpful tips

- ✓ Check your workplace benefits and whether they continue if you change jobs, leave employment, retire or take extended unpaid leave.
- ✓ Find out what support your parents may be able to access, such as through BPJS, and what it covers.
- ✓ Note renewal dates in your calendar, so cover doesn't lapse without you noticing.
- ✓ The cover your family needs changes with life. Review it after a marriage, a new baby, a change of job, or when a parent needs more support.

☆ My next step

What would be most helpful right now?

- ☐ Find out what one of my existing benefits or policies covers
- ☐ Check whether I already have protection through work or another provider
- ☐ Learn more about a type of protection I don't currently have
- ☐ Review my family's needs and whether my current protection is still right for us
- ☐ Other:

I will do this by

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

What I have	Who is covered	Key benefit and limit	Renewal	Understand what's covered?
Life insurance	Myself	Life cover: Rp500.000.000	01/03/2027	Yes
Health and hospital insurance	Me, my husband and child	Hospital stays, with a room limit	01/01/2027	Somewhat
Public support programmes, e.g. BPJS	Both my parents	Basic healthcare	Ongoing	No

What this example shows

This family has several types of protection and support in place, but they do not fully understand all of them yet. Two items are marked "Somewhat" or "No", showing where more information is needed. Understanding what existing protection covers is often the first step before deciding whether any changes are needed.

Next step: Call the insurer to ask what the hospital room limit means in practice, and review what support their parents can access through BPJS, before the next policy review date.

Illustrative only. This example is not a recommendation about any level or type of cover.



Talk it through

You don't have to work through this alone. If you would like help understanding what your cover includes, you can speak with a Sun Life Advisor.

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.