Strategy Today. Freedom Tomorrow.

FOR THE GROWING FAMILY

THE
PROTECTOR

Because Everything Changed the Day Your Family Started Growing

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Everything Changed the Day Your Family Started Growing

Maybe it's a nursery and diaper bags. Maybe it's a blended household with children from more than one chapter of life. Maybe you're raising a grandchild, co-parenting across two homes, or the one your siblings and parents all lean on. However it looks, the moment someone else starts depending on you financially, your financial life changes too.

This guide is for whoever is actually at your table — partners, children, stepchildren, parents, godchildren, the people you call family whether or not you're related by blood. It's about making sure the people who depend on you are actually protected — not just loved, which you've already got covered.

Protection isn't about expecting the worst. It's about making sure the worst never becomes a financial catastrophe on top of everything else.

Victorious Smart Journey exists for exactly this moment — the moment you realize there was a whole strategy available to you that no one ever showed you. You don't have to know everything today. You just have to know enough to take the next step, and let an expert help fill in the rest.

Protecting the Income That Holds It Together

Ask yourself honestly: if your income disappeared tomorrow, could your family keep the lights on, the mortgage paid, and life as normal as possible — for more than a month or two?

Term with Living Benefits (TLB)

This is often the most efficient way to protect a growing family: affordable death benefit protection, paired with the ability to access funds while you're still living if you're diagnosed with a qualifying critical, chronic, or terminal illness. It's protection for the worst-case scenario, and a resource for the hard scenarios in between.

A simple way to estimate what you need:

- Add up your income for the next 10–15 years — this is roughly what your family would need to replace
- Add remaining debt: mortgage balance, car loans, credit cards
- Add future costs you'd still want covered: childcare, college
- That total is a realistic starting point for your coverage — not a guess, a number

Protection Is Only Half the Plan

Insurance protects what could go wrong. But breadwinners, parents, and guardians also need to be actively building what goes right — a real financial foundation growing underneath the family, at the same time as the protection is in place.

The pieces of your financial foundation

- An emergency fund — 3 to 6 months of expenses, set aside and untouched, so a surprise becomes an inconvenience instead of a crisis
- Consistent investing — money working quietly in the background while you're busy raising a family, not just sitting idle
- Multiple streams of income — so the household isn't one layoff or one bad month away from everything unraveling
- A real safety net, not a hope — protection and savings working together, not one standing in for the other

Know Your FIN — Financial Independence Number

Your FIN is the dollar amount of income-producing assets it would take for your investments alone to fully cover your family's lifestyle — the point where working becomes a choice, not a requirement. A common way to estimate it: take your annual household expenses and divide by 4%.

Annual household expenses	Estimated FIN (at 4%)
$70,000	$1,750,000

You don't need to hit that number tomorrow. You need to know it exists, and start building toward it on purpose — instead of finding out by accident, decades from now, whether you got there.

> *You don't need to be rich to know your number. You need your number to know how to get there.*

Protect the Roof Over Their Heads

Your mortgage is likely the single largest financial obligation your family carries — and for most families, it's tied to one or two incomes continuing to show up every month.

Mortgage protection

Mortgage protection is designed to pay off or pay down the mortgage if something happens to you, so your family isn't forced to choose between grieving and moving. Unlike some lender-offered coverage, it can be structured to fit your actual policy and your family — not just the bank's interest in the loan.

> *The house should still feel like home, even if you're not the one paying for it anymore.*

Protecting the Next Generation, Early

Children are the one place where starting early has an almost unfair advantage. A policy started while a child is young can lock in insurability and low cost decades before health or lifestyle ever becomes a factor — and some structures allow values inside the policy to grow over their lifetime, becoming a resource they carry into adulthood.

What this can look like:

- Lifelong coverage secured while your child is still young and easily insurable
- A living benefits component, in case your child ever faces a serious health event
- A potential head start — a resource your child could one day use toward a first home, education, or their own family's protection

This isn't about predicting hardship. It's about giving your child a financial head start that most people don't receive until they're much older — if ever.

The Reyes Family

Maria and David had their first child at 29. Between the new mortgage, daycare costs, and a growing household budget, financial protection felt like something they'd “get to eventually.”

A close friend's husband passed away suddenly at 34, leaving behind two young children and no life insurance. Watching that family struggle — not just emotionally, but financially — was the wake-up call Maria and David needed.

Within a month, they had term coverage with living benefits in place for both of them, mortgage protection on their home, and a small policy started for their daughter. The monthly cost was less than their streaming subscriptions combined. The peace of mind wasn't measurable at all.

It doesn't only look like this

Denise raised her granddaughter alone after her daughter passed away unexpectedly with no coverage in place — a gap Denise felt every single day, and one she made sure never to repeat. She now carries her own policy naming her granddaughter directly, so if anything ever happens to Denise, her granddaughter isn't left exactly where Denise once was.

> *Protection isn't about the shape of your family. It's about whoever is actually counting on you.*

Where You Are vs. Where You're Going

Take an honest look at where your family's finances actually stand today — not where you assume they are, and not where you hope they are.

- If nothing changed from today, where would your family be financially in 10 years?
- Do you know your household's FIN — or have you never actually calculated it?
- What does “financially secure” really look like for your family — a number, a feeling, a date?
- What would you build if you weren't just reacting to what could go wrong?

Most families only plan for what they're afraid of. Take a moment to plan for what you actually want — for your household, your children, and the life you're building on purpose. Think big. Then dream bigger.

> *VSJ is about encouraging people forward — especially in the moments they don't know what they don't know. Think big. Then dream bigger.*

Your Next Step

You've just read the guide. The next step is simple: a conversation.

As a Licensed Financial Professional, I help people at every stage build real protection and a real plan — tailored to where you are right now, not a one-size-fits-all script.

Book a free 30-minute strategy session:

calendly.com/my-wealth-building-strategy/30

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