



#MyMomentToBeWell

Financial Well-Being

Preparing for a Financial Emergency

Being financially well is crucial to your overall well-being. Creating a financial plan can help you prepare for and recover quickly from an unexpected change in your finances, reducing the stress associated with these unforeseen life events.

Use this checklist to help you keep track of important financial protection benefits and legal documents that can help you **navigate a financial emergency**. (Organization Web ID: AECOM. Select the U.S. flag when you log in and search for the assessment by name. This resource is available in English only.)

To get started, please check the items you currently have and add any relevant information that would be helpful for you or your family. This checklist should be easily accessible and reviewed every three years or after major life events (e.g., marriage/divorce, birth of a child or a large purchase).



Do I have the right protection for me and my family?

Life Insurance

Life Insurance Calculator

(Calculator for U.K. Visit www.zurich.com and search tools and apps for your country.)

Global Employees: Life insurance benefits may be offered through your local benefits plan. Confirm plan details with your local benefits/HR representative.

U.S. and Canada Employees: If you live in the **U.S.** or **Canada**, learn about the life insurance options offered through AECOM.

Pro Tip: *It is recommended that your total life insurance amount be equivalent to 10 times your base salary.*

Notes:

Accident/ Personal Accident Insurance

Global Employees: Accident insurance may be offered through your local benefits plan.

U.S. Employees: Find out what type of **Accident Insurance** is offered through AECOM.

Pro Tip: *If you and/or your family live a very active lifestyle, you have little to no emergency fund, and/or you are enrolled in a medical plan with a high deductible, you may want to consider this low-cost insurance option.*

Accident insurance is NOT meant to replace medical or disability insurance.

Notes:

Critical Illness

Find out how much coverage you may need [here](#).
(U.K. resource)

U.S. and Canada Employees: If you live in the **U.S.** or **Canada**, you can enroll in Critical Illness Insurance through AECOM's benefits program during Benefits Open Enrollment.

Pro Tip: *According to the **World Health Organization**, chronic diseases, such as diabetes, cancer and cardiovascular diseases are accelerating rapidly and are the leading cause of death and disability around the world. Make sure you have the financial protection you need to cover yourself and your family in the event of a medical emergency.*

Notes:

(Continued)

Do I have the right protection for me and my family? (Continued)

Home/Property and Auto/Motoring Insurance

Find articles, resources and expert information at guidanceresources.com. (Organization Web ID: AECOM. Select your country flag and search by topic.)

U.S. Employees: **Auto** and **Home** Insurance is offered through MetLife, Travelers and Liberty Mutual.

Canada Employees: **Auto** and **Home** Insurance is offered through Marsh.

Pro Tip: *There are many important factors to consider when purchasing your first home. Experts recommend being debt-free and having a 3- to 6-month emergency fund.*

See if you're prepared to become a homeowner. (Organization Web ID: AECOM. Select the Canada flag.)

Notes:

Travel Insurance (Personal and Business)

Learn about **personal** and **business** travel insurance offered through International SOS, AECOM's Business Travel Benefits administrator.

U.S. Employees: **International Vacation Medical Insurance** is a voluntary benefit that offers affordable and comprehensive coverage when traveling outside of the U.S. for personal reasons.

Pro Tip: *Some domestic medical plans may provide limited or no coverage if you receive medical services outside of your home country. Make sure you understand the coverage provided through your current medical plan.*

Notes:

Pet Insurance

Find articles, resources and expert information at guidanceresources.com. (Organization Web ID: AECOM. Select your country flag and search by topic.)

U.S. Employees: Learn more about the **Pet Insurance** offering through AECOM.

Pro Tip: **Find** the right insurance while your pet is young and save on monthly costs!

Notes:

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Do I have the right protection for me and my family? (Continued)

Other Income Protection Coverage (Short-Term Disability, Long-Term Disability, Permanent Disability, Income Protection Insurance)

In a global study of 13,500 respondents, **Zurich** found that there were significant income protection gaps in 12 countries. These gaps have the potential to result in significant financial hardships and increased debt for families who have a household earner who becomes disabled due to an injury or illness.

Pro Tip: *It's never too early to plan for the unexpected and find the right protection for yourself and your family. Start researching today!*

Notes:

Credit Card/ Identity Theft Protection

For assistance in finding information on identity theft protection in your country, visit **Experian**. (Find your country by clicking "global sites" at the top right of the page.)

U.S. Employees: You have access to **Identity Theft Services** through AECOM. Elect Allstate during Benefits Open Enrollment.

Pro Tip: *To protect yourself from fraud, pull your free annual credit report from one of the credit bureaus. Also, you may be able to sign up for low-cost credit monitoring or identity theft services through an existing home/renter's insurance policy.*

Notes:

Is my family prepared for the unexpected?

Guardianship

Find articles, resources and expert information at [guidanceresources.com](https://www.guidanceresources.com).
(Organization Web ID: AECOM. Select your country flag and search by topic.)

Pro Tip: Learn how to choose the right guardian for your kids.

Notes:

Living Will (and Trust)

Find articles, resources and expert information at [guidanceresources.com](https://www.guidanceresources.com).
(Organization Web ID: AECOM. Select your country flag and search by topic.)

U.S. Employees: Write your Living Will today.

Pro Tip: Receive guidance for writing a will through ComPsych's Legal Connect services.

Notes:

Beneficiaries

Find articles, resources and expert information at [guidanceresources.com](https://www.guidanceresources.com).
(Organization Web ID: AECOM. Select your country flag and search by topic.)

Pro Tip: Review and update your beneficiaries every year. See these **five tips** for choosing a life insurance beneficiary.

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Is my family prepared for the unexpected?

(Continued)

Power of Attorney

Find articles, resources and expert information at [guidanceresources.com](https://www.guidanceresources.com). (Organization Web ID: AECOM. Select your country flag and search by topic.)

Pro Tip: Look for these **6 characteristics** when choosing a Power of Attorney.

Notes:

Emergency Fund

Find articles, resources and expert information at [guidanceresources.com](https://www.guidanceresources.com). (Organization Web ID: AECOM. Select your country flag and search by topic.)

Pro Tip: It's recommended that you save between three to six months of expenses in your emergency fund.

Notes:

Other

Notes:

Are my legal and benefit documents organized in a safe and secure location?

Lease, Tenancy or Rental Agreement/Contract

Yes No

Automobile/Vehicle Titles

Yes No

Mortgage or Deeds of Trust

Yes No

Bank and Investment Statements

Yes No

Certificates *(Birth, Adoption, Death, Marriage, Divorce, Civil Partnership)*

Yes No

Retirement and Pension Plan Documents

Yes No

Identification *(Social Security Number, National Insurance Number, Social Insurance Number)*

Yes No

Other

Find more financial well-being resources at [WellBeingAtAECOM.com](https://www.aecom.com/WellBeingAtAECOM.com)

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