



# Client Worksheet

## Using Permanent Life Insurance for Longevity Planning

Permanent life insurance offers you financial protection for life's uncertainties. With permanent life insurance's ability to build cash values, it can also help you meet long-term goals. It's important that the life insurance you choose today is also the right fit for years to come. This worksheet is meant to help you understand your current situation. Please return this worksheet to your insurance professional.

### GENERAL INFORMATION

Immediate Family			
		Gender	Date of Birth
<b>You</b>	Name	Male <input type="checkbox"/> Female <input type="checkbox"/>	
<b>Married?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>		
<b>Spouse</b>	Name	Male <input type="checkbox"/> Female <input type="checkbox"/>	
<b>Children and Other Dependents</b>	Name	Male <input type="checkbox"/> Female <input type="checkbox"/>	
	Name	Male <input type="checkbox"/> Female <input type="checkbox"/>	
	Name	Male <input type="checkbox"/> Female <input type="checkbox"/>	
	Name	Male <input type="checkbox"/> Female <input type="checkbox"/>	
	Name	Male <input type="checkbox"/> Female <input type="checkbox"/>	
	Name	Male <input type="checkbox"/> Female <input type="checkbox"/>	

<b>Address</b>			
<b>Home Phone</b>		<b>Work Phone</b>	
<b>Cell Phone</b>		<b>Email</b>	

<b>Preferred Contact Method and Time</b>	
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<b>Occupation</b>	
<b>Business Owner?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## INCOME

Retirement Vehicles	Current Value		Amount You Contribute			
	You	Spouse	Monthly		Yearly	
			You	Spouse	You	Spouse
401(k), 403(b), SEP-IRA						
IRA (traditional)						
Roth IRA						
Annuities						
Cerificates of Deposit (CDs)						
Pension Plan						
Social Security						
Other Retirement Assets						

## CURRENT INFORMATION

Assets			Liabilities		
Item	Current Value	Use for Retirement Income?	Item	Amount Owed	Paid Off at Death?
Residence			Mortgage 1		
Other Property			Mortgage 2		
Automobiles			Home Equity Loan		
RV/Other			Automobile Loans		
Retirement Accounts			Credit Cards		
Checking Accounts			Student Loans		
Saving Accounts			Line of Credit		
Investment Accounts			Business Loan		
Business Interest			Other		
<b>Assets Total</b>			<b>Liabilities Total</b>		

## TAXES<sup>1</sup>

	Current	Expected at Retirement
Federal Tax Bracket		
State Tax Bracket		

## GOALS

	Goal
Mortgage Planning	
College Funding	
Age You Would Like to Retire	
Estimated Amount of Income You Need at Retirement	
Long Term Care (Costs and/or Insurance)	
Health Care Costs / Medicare Supplement Insurance	
Travel / Vacations / Hobbies	
Working Years Financial Concerns	
Retirement Years Financial Concerns	
Additional Comments	

## RETIREMENT INCOME SOURCES

Retirement Vehicles	Current Value		Amount You Contribute			
	You	Spouse	Monthly		Yearly	
			You	Spouse	You	Spouse
401(k), 403(b), SEP-IRA						
IRA (traditional)						
Roth IRA						
Annuities						
Cerificates of Deposit (CDs)						
Pension Plan						
Social Security						
Other Retirement Assets						

## INSURANCE (CURRENT OR PLANNED)

Life Insurance		You/Spouse	
Type/Duration	Amount of Coverage	Costs	
Long-Term Care Insurance		You/Spouse	
Coverage/Limit	Costs		
Medicare Supplement		You/Spouse	
Costs			
Health Insurance		Costs	

## OTHER CONSIDERATIONS

<b>Inflation Rate Prior to Retirement</b>	
<b>Estimated Inflation Rate During Retirement</b>	
<b>Expected Growth Rate of Contributions</b>	
<b>Estimated Interest Growth Rate of Retirement Vehicles</b>	
<b>Inflation Rate of Long-Term Care Costs</b>	

1 Neither North American Company nor its agents give legal or tax advice. Please consult with and rely on a qualified legal or tax advisor before entering into or paying additional premiums with respect to such arrangements.