



Client Worksheet

Using Life Insurance to Help with Retirement Planning

Permanent life insurance offers you financial protection for life's uncertainties. With its 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
You	Name	Male <input type="checkbox"/> Female <input type="checkbox"/>	
Married?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Spouse	Name	Male <input type="checkbox"/> Female <input type="checkbox"/>	
Children			

Address			
Home Phone		Work Phone	
Cell Phone		Email	

Preferred Contact Method and Time	

Occupation	
Business Owner?	Yes <input type="checkbox"/> No <input type="checkbox"/>

INCOME

Immediate Family		Monthly Expenses	
Salary		Mortgage/Rent	
Rental Income		Automobile Loans	
Investment Income		Credit Cards	
Secondary Income		Student Loans	
Interest Income		Utilities	
		Food	
		Other Insurance	
		Life Insurance/ Annuities	
		Transportation	
		Healthcare	
		Child Care	
		Entertainment	
Expected Growth Percentage		Other	
Total		Total	

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		
Assets Total			Liabilities Total		

NET WORTH

Assets Total	(minus)	Liabilities Total	(equals)	Surplus or (Deficit)
	-		=	

TAXES¹

	Current	Expected at Retirement
Federal Tax Bracket		
State Tax Bracket		

GOALS

Age You Would Like to Retire	
<p>Estimated Amount of Income You Need at Retirement</p> <p>A few considerations:</p> <ul style="list-style-type: none"> • Will your mortgage(s) be paid off? • Consider increasing or decreasing expenses. 	
Current Life Insurance Concerns	
Retirement Income 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						

OTHER CONSIDERATIONS

Inflation Rate Prior to Retirement	
Estimated Inflation Rate During Retirement	
Expected Growth Rate of Contributions	
Estimated Interest Growth Rate of Retirement Vehicles	

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525 W Van Buren | Chicago IL 60607