

# CLIENT WORKSHEET



## Using Life Insurance to Help Supplement Retirement Income



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 advisor.

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

## Income

Monthly Income		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		<input type="checkbox"/>	Mortgage 1		<input type="checkbox"/>
Other Property		<input type="checkbox"/>	Mortgage 2		<input type="checkbox"/>
Automobiles		<input type="checkbox"/>	Home Equity Loan		<input type="checkbox"/>
RV/Other		<input type="checkbox"/>	Automobile Loans		<input type="checkbox"/>
Retirement Accounts		<input type="checkbox"/>	Credit Cards		<input type="checkbox"/>
Checking Accounts		<input type="checkbox"/>	Student Loans		<input type="checkbox"/>
Saving Accounts		<input type="checkbox"/>	Line of Credit		<input type="checkbox"/>
Investment Accounts		<input type="checkbox"/>	Business Loan		<input type="checkbox"/>
Business Interest		<input type="checkbox"/>	Other		<input type="checkbox"/>
		<input type="checkbox"/>			<input type="checkbox"/>
		<input type="checkbox"/>			<input type="checkbox"/>
Assets Total		<input type="checkbox"/>	Liabilities Total		<input type="checkbox"/>

### Net Worth

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

### Taxes<sup>1</sup>

	Current	Expected at Retirement
Federal Tax Bracket		
State Tax Bracket		

### Goals

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

**Retirement Income Sources**

Retirement Vehicles	Current Value		Liabilities			
	You	Spouse	Item		Yearly	
			You	Spouse	You	Spouse
401(k), 403(b), SEP-IRA						
IRA (traditional)						
Roth IRA						
Annuities						
Certificates 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	



**We're Here for Life®**

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<sup>1</sup> Neither North American Company nor its agents give 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.