WISE CHOICE INSURANCE BROKERS, LLC

Insurance Analysis

A simple worksheet to see where you are covered, where you have gaps, and what to plan next - for your family, your business, and your retirement.

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Why life insurance matters: Life insurance is not just a death benefit. The right plan can replace income your family counts on, keep a business running, and - with permanent coverage - build cash value you can use while living, including in retirement. Use this page to start your analysis, then bring it to your appointment.

Family Protection

If you were not here tomorrow, would your family be able to stay in your home and keep their lifestyle?

- Replace income for your spouse and children
- Pay off the mortgage and everyday debts
- Cover final expenses without burdening loved ones
- Help fund children's education

Business Protection

Your business is an asset you built. Life insurance helps it survive you - and protects the people who depend on it.

- Fund a buy-sell agreement between partners
- Protect against the loss of a key employee
- Cover business loans and operating expenses
- Support a clear succession plan

Retirement

Permanent life insurance can do more than protect - it can be part of your retirement plan while you are alive.

- Build cash value over time
- Supplement retirement income
- Help cover expenses in retirement
- Leave a legacy for family or charity

Living Benefits

USE YOUR COVERAGE WHILE YOU ARE LIVING

Living benefits let you use your life insurance while you are still living - not only after you pass away. Many policies offer riders that may let you access part of your death benefit early if you face a qualifying illness.

Serious illness
A heart attack, stroke, or invasive cancer - living benefits may help pay medical bills and everyday expenses.

Chronic or terminal illness
Access funds to help pay for care, replace lost income, and ease the burden on your family.

Cash value
Permanent coverage can build cash value you can use while living - for emergencies or to supplement retirement.

Your Insurance Analysis - Fill In & Bring With You

Check a box, fill in what you know - estimates are fine.

NAME _____ PHONE / EMAIL _____ DATE _____

☐ 1. Current Coverage

Life insurance you have now - through work and on your own

Policy type & amount $ _____

Through work $ _____

☐ 2. Family Needs

Income to replace, mortgage, debts, education, final expenses

Annual income to replace $ _____

Mortgage / debts $ _____

☐ 3. Business Needs

Partners, key people, business loans, succession plans

Business name / type _____

Buy-sell or key-person need? _____

☐ 4. Retirement Goals

When you want to retire and how life insurance could help

Target retirement age _____

Other retirement savings _____

☐ 5. Budget & Living Benefits

Comfortable monthly budget $ _____ Who needs coverage? _____ Top priority today _____ Living benefits interest? _____

Ready to review your answers? Book a free appointment.

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Schedule an Appointment

This worksheet is for planning purposes only and is not financial, tax, or legal advice. Coverage, cash value, and living benefits vary by policy and insurer. Talk with Andrea about what fits your family, business, and budget.