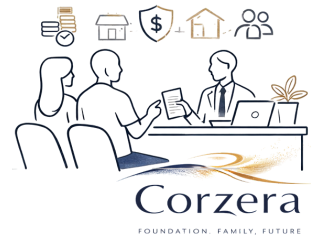


# LIFE INSURANCE PLANNING WORKSHEET



**Organize your coverage needs and make confident life insurance decisions.**

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## Income Replacement

### **Annual income**

Estimate how much income would need to be replaced

### **Length of support**

Consider how many years support may be needed

### **Dependents**

Identify who relies on your income

## Debts and Obligations

### **Mortgage balance**

Remaining home loan

### **Loans and credit cards**

Personal or shared debts

### **Other obligations**

Any financial responsibilities that would remain

## Future Goals

### **Education funding**

College or schooling expenses

### **Family support**

Ongoing living or childcare costs

### **Long-term planning**

Support for a spouse or partner

## Savings and Investments

### **Cash savings**

Money available for immediate use (*keep secure and documented*)

### **Savings accounts**

Funds held in checking or savings accounts

### **Retirement accounts**

401(k), IRA, or similar long-term plans

### **Investment accounts**

Stocks, mutual funds, and other investments

### **Other assets**

Real estate or additional holdings

## Existing Life Insurance Coverage

### **Type of coverage**

Term, permanent, or accident-only (term covers you for a set period, permanent lasts your lifetime, accident-only pays only for accidental death)

### **Premium duration**

How long the rate is guaranteed

### **Who is covered**

Individuals included in the policy

## Employer Coverage Considerations

### **Employment-based coverage**

Whether your policy is tied to your job

### **Stability of coverage**

If it would continue if you leave or retire

### **Length of employment**

How long you've had access to that benefit

## Key Reminder

This worksheet is designed to help you estimate a range of coverage that aligns with your financial responsibilities and goals.