

Capital Needs Analysis Fact Finder

MetLife

There are two steps to take when considering life insurance. First, is to determine how much coverage is right for your family and others who depend on you. Second, you must decide which type of policy is most appropriate to provide that protection. Complete this worksheet with your financial professional to help in the decision-making process.

Life.
your waySM



Client Information

Name(s): _____

Address: _____

City, State, Zip Code: _____

Phone: _____ Cell Phone: _____

Financial Professional

Advisor Name: _____

Advisor Company: _____

Advisor Address: _____

Advisor Email: _____ Advisor Phone: _____

Life Insurance Information

Fill in information for one family provider if there is only one insurance assessment needed, and for both providers if both have a life insurance assessment need.

Name of insured: _____ Health status: _____ Smoker? (N/Y) _____

Birthdate: _____

Name of insured: _____ Health status: _____ Smoker? (N/Y) _____

Birthdate: _____

What type of product is right for you?

_____ Whole Life _____ Term Life _____ Universal Life _____ Variable Universal Life

Coverage until age _____ Death Benefit Guarantees (N/Y) _____ If yes, until what age should the guarantee last? _____

If VUL, what gross hypothetical rate _____ % (Cannot be higher than 10%) Type of death benefit _____ Level _____ Increasing

Premium payment design: _____ Level premiums for life

_____ Level premiums for _____ years _____ Minimum number of years

Other Information Needed

Name of insured: _____ Spouse, or second income earner: _____

Salary: \$ _____ Salary: \$ _____

Total current life insurance: \$ _____ Total current life insurance: \$ _____

What percentage of current family income do you believe survivors will need if proposed insured were to die? _____%

What do you believe a reasonable hypothetical rate of return might be: _____% (Cannot be higher than 9%)

The Capital Needs Analysis will calculate needs in two ways. One approach assumes that assets are never liquidated and that survivors live off the earnings each year. The other approach assumes that assets (and any death proceeds) are liquidated over a period of time. Over what period of years would you want to show this liquidation? _____ years

Information About Assets, Expenses and Needs

Total assets \$ _____ Mortgages \$ _____

Other debts \$ _____ Final expenses \$ _____

Expected tuition costs \$ _____ Existing emergency fund \$ _____

Estimated estate taxes \$ _____ Funds to care for children \$ _____

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MetLife Investors Distribution Company

5 Park Plaza, Suite 1900

Irvine, CA 92614

metlife.com

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