

# Life insurance can help address your financial needs

## Life insurance fact-finder

Life insurance can provide a valuable death benefit for your family, and can help you meet your long-term financial goals.

### HOW MUCH LIFE INSURANCE do you need?

The following questions on one-time costs, living expenses, and years of need will help in determining your death benefit protection needs.

#### One-time costs

If the unexpected were to happen, how would your family cover funeral expenses, medical bills, and estate taxes, pay off debts, fund an education, and pay other one-time costs?

ONE-TIME COSTS	CLIENT #1	CLIENT #2
Final expenses (medical, funeral, estate taxes, legal costs)	\$	\$
Mortgage payoff	\$	\$
Debt repayment (credit cards, car loans, etc.)	\$	\$
College costs, multiplied by number of children	\$	\$
Other expenses (special-needs care, weddings, charitable contributions, saving for a home or other large purchase)	\$	\$
<b>1. Total one-time costs</b>	\$	\$

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## Living expenses

Would your spouse's income cover all of his or her living expenses – and future expenses for your family? Living expenses include items like a mortgage or rent, groceries, prescriptions, health insurance, utilities, and day care.

CURRENT MONTHLY LIVING EXPENSES	CLIENT #1	CLIENT #2
Rent/mortgage payment	\$	\$
Food	\$	\$
Clothing	\$	\$
Transportation (car payments, fuel, maintenance)	\$	\$
Utilities	\$	\$
Insurance premiums	\$	\$
Health care	\$	\$
Prescriptions	\$	\$
Child care	\$	\$
Dependent support	\$	\$
Education (current costs for tuition, room/board, books)	\$	\$
Charitable donations	\$	\$
Entertainment/vacations	\$	\$
Travel	\$	\$
Taxes (include property taxes, income, and FICA taxes.)	\$	\$
Other	\$	\$
Add monthly living expenses for total monthly income required	\$	\$
Multiply result × 12	\$	\$
<b>2. Total annual expenses</b>	\$	\$

## Years of need

Finally, for how many years would your spouse or family need income? Depending on your age, your spouse could potentially need to supplement his or her income for 20 or 30 years, or more.

<b>3. Total annual expenses multiplied by years of need</b>	\$	\$
<b>4. Total one-time costs and annual expenses (add lines #1 and #3)</b>	\$	\$
INCOME	CLIENT #1	CLIENT #2
Your spouse's annual salary and wages <sup>1</sup> × number of years projected = Total projected future income	\$	\$
Social Security	\$	\$
Pension/retirement	\$	\$
Interest and dividend income	\$	\$
Other	\$	\$
<b>5. Total income</b>	\$	\$
Subtract #5 from #4 <b>Life insurance death benefit protection needed</b>	\$	\$

<sup>1</sup> Include all sources of income, both earned and passive.

This is an estimate only and not an offer of insurance coverage. Please consult with your financial professional to determine the amount of life insurance protection that may be appropriate for you.

## Personal Financial Inventory

FINANCIAL ASSETS	CLIENT #1	CLIENT #2	JOINT
	CURRENT VALUE		
<b>Current annual savings</b>			
Personal savings	\$	\$	\$
IRA contributions	\$	\$	\$
Company retirement plan (vested amount)	\$	\$	\$
<b>Total annual savings</b>	\$	\$	\$
<b>Cash and cash equivalents</b>			
1.	\$	\$	\$
2.	\$	\$	\$
3.	\$	\$	\$
4.	\$	\$	\$
5.	\$	\$	\$
6.	\$	\$	\$
7.	\$	\$	\$
<b>Certificates of deposit</b>			
(All values should be reflected as a lump sum.)	\$	\$	\$
<b>Bonds</b>			
(All values should be reflected as a lump sum.)	\$	\$	\$
<b>Stocks</b>			
(All values should be reflected as a lump sum.)	\$	\$	\$
<b>Mutual funds</b>			
(All values should be reflected as a lump sum.)	\$	\$	\$
<b>Other</b>			
1.	\$	\$	\$
2.	\$	\$	\$
3.	\$	\$	\$
4.	\$	\$	\$
5.	\$	\$	\$
6.	\$	\$	\$
7.	\$	\$	\$
<b>Total financial assets (A)</b>	\$	\$	\$

RETIREMENT ASSETS	CLIENT #1	CLIENT #2	JOINT	PRIMARY BENEFICIARY	CONTINGENT BENEFICIARY
	CURRENT VALUE				
Company retirement plans (401(k), profit-sharing, money purchase pension, 403(b), etc.)					
1.	\$	\$	\$		
2.	\$	\$	\$		
3.	\$	\$	\$		
4.	\$	\$	\$		
IRAs					
1.	\$	\$	\$		
2.	\$	\$	\$		
3.	\$	\$	\$		
4.	\$	\$	\$		
Annuities					
1. Owner: _____ Annuitant:	\$	\$	\$		
2. Owner: _____ Annuitant:	\$	\$	\$		
3. Owner: _____ Annuitant:	\$	\$	\$		
4. Owner: _____ Annuitant:	\$	\$	\$		
Other					
1.	\$	\$	\$		
2.	\$	\$	\$		
3.	\$	\$	\$		
4.	\$	\$	\$		
<b>Total retirement assets (B)</b>	\$	\$	\$		

PERSONAL ASSETS	CLIENT #1	CLIENT #2	JOINT
	CURRENT VALUE		
Residence	\$	\$	\$
Vacation home	\$	\$	\$
Personal property	\$	\$	\$
Business assets	\$	\$	\$
Other			
1.	\$	\$	\$
2.	\$	\$	\$
3.	\$	\$	\$
4.	\$	\$	\$
<b>Total personal assets (C)</b>	\$	\$	\$
<b>Total assets (D) = (A+B+C)</b>	\$	\$	\$

LIABILITIES	CLIENT #1	CLIENT #2	JOINT
	LIABILITY		
Home mortgage	\$	\$	\$
Debt repayment	\$	\$	\$
Car loans	\$	\$	\$
Business loans	\$	\$	\$
<b>Other loans and liabilities</b>			
1.	\$	\$	\$
2.	\$	\$	\$
3.	\$	\$	\$
4.	\$	\$	\$
<b>Total liabilities (E)</b>	\$	\$	\$
<b>Net worth = Total assets (D) – Total liabilities (E)</b>	\$	\$	\$

INSURANCE								
Life insurance								
COMPANY NAME(S)	TYPE	INSURED	OWNER	BENEFICIARY	DEATH BENEFIT	CASH VALUE	LOANS	ANNUAL PREMIUM
1.					\$	\$	\$	\$
2.					\$	\$	\$	\$
3.					\$	\$	\$	\$
4.					\$	\$	\$	\$
Disability insurance								
COMPANY NAME(S)	INSURED	MONTHLY BENEFIT	BENEFIT PERIOD	ELIMINATION PERIOD	ANNUAL PREMIUM			
1.		\$			\$			
2.		\$			\$			
Long term care insurance								
COMPANY NAME(S)	TYPE	INSURED	OWNER	BENEFICIARY	DEATH BENEFIT			
1.					\$			
2.					\$			

**Plan for the long term.** To discuss how life insurance can help you meet your unique financial needs, contact your financial professional.

Information gathered on this financial inventory is to be used for general overview purposes only. Any transaction that involves a recommendation to liquidate a securities product, including those within an IRA, 401(k), or other retirement plan for the purchase of an annuity or for other similar purposes, can be conducted only by individuals currently affiliated with a properly registered broker/dealer or registered investment advisor. If your financial professional does not hold the appropriate registration, please consult with your own broker/dealer representative or registered investment advisor for guidance on your securities holdings.



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Products are issued by:  
Allianz Life Insurance Company  
of North America  
PO Box 59060  
Minneapolis, MN 55459-0060  
800.950.1962

