

# Insurance Planning Worksheet

The primary purpose of insurance is to protect you and your family from financial *loss* or hardship resulting from a catastrophic event. Your objective is to purchase insurance protection as cost effectively as possible. Most people overpay and/or have the wrong type of insurance. An independent insurance analysis can save you thousands of dollars in premiums and ensure the protection you need.

<b>Life Insurance</b>	<b>You</b>	<b>Spouse</b>	<b>Children</b>
Total Group Death Benefit	\$ _____	\$ _____	\$ _____
Total Individual Benefit	_____	_____	_____
Cash Value	_____	_____	_____
Annual Premiums	_____	_____	_____

<b>Disability Insurance</b>	<b>You</b>	<b>Spouse</b>
Group Coverage (Monthly Benefit)	\$ _____	\$ _____
Individual Coverage (Monthly Benefit)	_____	_____
Annual Premiums	_____	_____

**Auto, Homeowner, Personal Liability Umbrella Insurance**  
(Provide Most Recent Declaration Pages)

**Health and Dental Insurance**  
(Provide Most Recent Benefit and Premium Information)

**Long-Term-Care Insurance**  
(Provide Benefit and Premium Information)