

Step One: Protect Your Foundation

With Proper Income Protection



To properly protect your income, experts say you need 8-10 times your annual income

Primary Name: _____

Spouse Name: _____

Gross Monthly Income: \$ _____

Gross Monthly Income: \$ _____

Coverage Needed: \$ _____

Coverage Needed: \$ _____

(12 months X 10 Times Yrly Income) =

(12 months X 10 Times Yrly Income) =

X 10% Avg. Market Return: \$ _____

X 10% Avg. Market Return: \$ _____

If under protected: Can you see that your family is dangerously under protected? **Yes** or **No**

If you were to die prematurely, would you want your family's standard of living to be: **(circle all that apply)**

Better?

Worse?

Or at least stay the same?

If we put together an affordable plan that properly protects your family will you implement that plan today? **Yes** or **No**

What I'm going to do real quick, I'm kind of curious, bear with me for a couple of minutes, I am going to run a couple of numbers.

Proceed to Quotes Section. Give a minimum of three quotes below:

<u>Current Plan</u>	
(coverage)	(cost)
Primary	\$ _____ / \$ _____
Spouse	\$ _____ / \$ _____
Kids	\$ _____ / \$ _____
Total	\$ _____ / \$ _____

QUOTES SECTION / INCOME

Person	X10		X8		X6	
	Coverage	Premium	Coverage	Premium	Coverage	Premium
Primary						
Spouse						
Children						
Total						

Is the face amount of coverage and monthly premium?

Too Low?

Too High?

Or just right?