

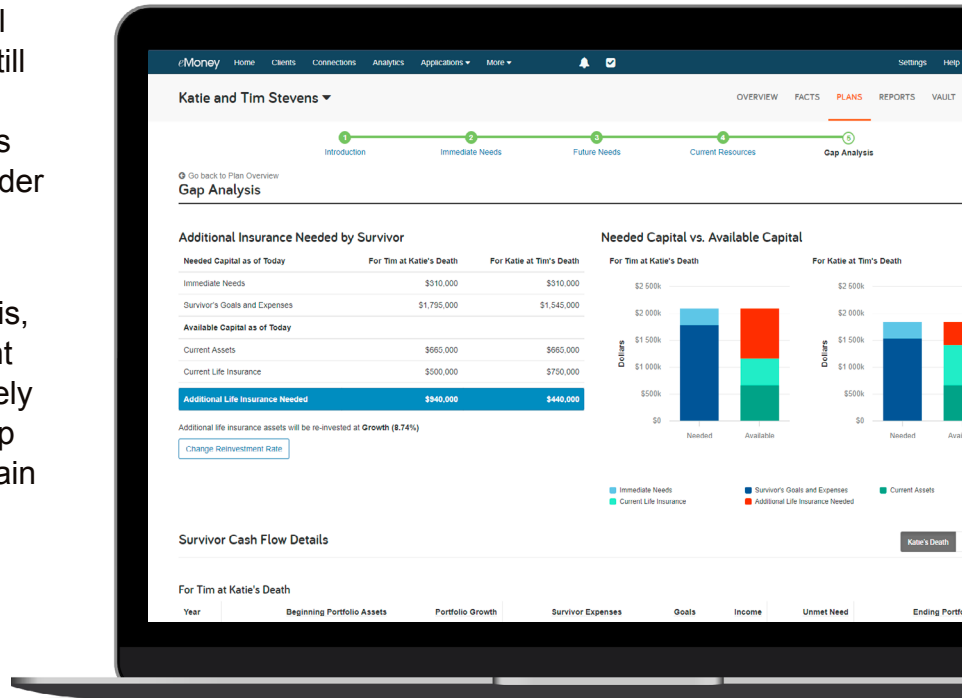
# Life Insurance Gap Analysis



## Deliver More Plans to More Clients

Protection planning is important to many clients—if something happens to me, will my spouse be taken care of? Can we still achieve our financial goals? Answering these questions can provide your clients peace of mind that their affairs are in order no matter what happens.

Through the Life Insurance Gap Analysis, you can show your clients if their current coverage and other resources adequately protect their family. This module will help determine the survivor's ability to maintain their desired standard of living and how much life insurance they need to cover any shortfall.



### Identify Needs:

- Immediate cash needs such as final expenses and liability payoffs
- Annual needs such as living expenses and taxes
- Future needs such as college and home improvement goals

### Review Current Resources:

- Survivor's income
- Available investment assets
- Death benefits from current life insurance policies

### Analyze Life Insurance Gap:

- Determine if additional life insurance is needed to provide for your client's surviving family members

