

RAMSTATE INSURANCE

Life Insurance & Living Benefits Needs Questionnaire

A brief guide to understand family protection, health-related financial concerns, retirement goals, and estate-planning needs.

1. About You & Your Family

Your Name: _____ D.O.B.: _____
Phone: _____ Email: _____
Spouse/Partner Name: _____ Spouse/Partner D.O.B.: _____
Spouse/Partner Occupation: _____ Marital Status: ☐ Single ☐ Married ☐ Other
Dependents / Children (include all financially dependent children):

Name	Relationship	Age / D.O.B.
_____	_____	_____
_____	_____	_____
_____	_____	_____

2. Family Protection

What would you want life insurance to accomplish? ☐ Replace family income ☐ Pay mortgage/debts ☐ Education funding

☐ Final expenses ☐ Leave a legacy ☐ Business protection ☐ Other: _____

Current life insurance: ☐ None ☐ Employer ☐ Term ☐ Permanent/IUL ☐ Not sure Approx. coverage: \$ _____

Would your current coverage be enough to protect your family if you passed away today? ☐ Yes ☐ No ☐ Not sure

3. Health & Living-Benefit Concerns

These questions are for needs discovery only and are not a medical underwriting application.

If a serious illness kept you or your spouse from working for several months, how would household expenses be paid?

☐ Savings ☐ Spouse/partner income ☐ Disability coverage ☐ Retirement funds ☐ Not sure

Which health-related financial risks concern your family most? ☐ Cancer ☐ Heart attack/stroke ☐ Chronic illness

☐ Long-term care needs ☐ Terminal illness ☐ Loss of income because of illness

If you became seriously or chronically ill, which costs would concern you most? ☐ Mortgage/rent ☐ Everyday bills

☐ Deductibles/copays ☐ Home care ☐ Lost income ☐ Travel/treatment ☐ Family/caregiver expenses

Could your emergency savings cover 6-12 months of household expenses? ☐ Yes ☐ No ☐ Not sure

Do you or your spouse currently have disability or long-term-care coverage? ☐ Yes ☐ No ☐ Not sure

Would you like to learn how some life policies may allow access to part of the death benefit after a qualifying critical, chronic, or terminal illness? ☐ Yes ☐ Maybe ☐ No

4. Retirement & Cash-Value Goals

At what age would you ideally like to retire? You: _____ Spouse/Partner: _____

Current retirement savings: ☐ 401(k)/403(b) ☐ IRA/Roth IRA ☐ Pension ☐ Investments ☐ None

Would you like to explore permanent life insurance as a potential supplement to other retirement savings? ☐ Yes ☐ Maybe ☐ No

Would you like to learn about potential tax-advantaged access to properly structured cash value? ☐ Yes ☐ Maybe ☐ No

Amount you could comfortably allocate toward long-term protection/accumulation: ☐ <\$250/mo ☐ \$250-\$500/mo

☐ \$500-\$1,000/mo ☐ \$1,000-\$2,500/mo ☐ \$2,500+/mo ☐ Not sure

What is your biggest retirement concern? ☐ Outliving savings ☐ Taxes ☐ Market volatility ☐ Health-care costs

☐ Leaving money to family ☐ Creating supplemental income ☐ Other: _____

5. Will, Trust & Legacy Planning

Do you have a current will? ☐ Yes ☐ No ☐ Needs review Do you have a trust? ☐ Yes ☐ No ☐ Not sure

Have your beneficiary designations been reviewed recently? ☐ Yes ☐ No ☐ Not sure

Who would you want to financially protect or leave assets to? _____

Would you like a referral to an appropriate estate-planning attorney to discuss a will or trust? ☐ Yes ☐ Maybe ☐ No

6. Your Priorities & Follow-Up

What matters most right now? ☐ Family protection ☐ Living benefits ☐ Retirement income ☐ Estate/legacy planning

Biggest financial concern _____

Preferred follow-up (phone/text/email) & best time _____

Important: Living-benefit availability, qualifying events, definitions, limitations and benefit amounts vary by carrier and policy. Accessing benefits can reduce the death benefit and policy value. Indexed universal life insurance has policy charges and performance considerations. Policy loans and withdrawals may have tax consequences, may reduce policy values/death benefits, and can create tax consequences if a policy lapses or is surrendered. This questionnaire is for general needs discovery and does not provide legal, tax, medical, or investment advice. Estate-planning questions should be addressed by a qualified attorney.