

N.A.R.O.

NEEDS: MALE CLIENT

To provide spouse and family with approximately \$6,000 - \$7,000 as a monthly income if he were to die.

They are considering more children which would push this on the higher end of the goals.

NEEDS: FEMALE CLIENT

To provide husband with help if something were to happen to her.

ANALYSIS: BOTH

Based on the attached life ratio chart of a principal sum I recommend 1.5M coverage as a perfect goal for each. This principal invested would help to provide the income goals.

RECOMMENDATIONS:

Based on affordability I am recommending 3 options below.

Also, now or soon, consider a blend of permanent in lieu or addition to the 30-year term.

OPTIONS: MALE CLIENT

	COVERAGE	TERM LOCK	MONTHLY PREMIUM	
OPTION 1	1,500,000	30 YEAR LOCK	\$92.02	TOTAL \$92.02
OPTION 2	1,000,000	30 YEAR LOCK	\$63.07	
	500,000	20 YEAR LOCK	\$22.08	TOTAL \$85.10
OPTION 3	750,000	30 YEAR LOCK	\$49.90	
	750,000	20 YEAR LOCK	\$30.46	TOTAL \$80.36

OPTIONS: FEMALE CLIENT

	COVERAGE	TERM LOCK	MONTHLY PREMIUM	
OPTION 1	1,500,000	30 YEAR LOCK	\$50.54	TOTAL \$50.54
OPTION 2	1,000,000	30 YEAR LOCK	\$55.30	
	500,000	20 YEAR LOCK	\$20.74	TOTAL \$76.04
OPTION 3	750,000	30 YEAR LOCK	\$44.06	
	750,000	20 YEAR LOCK	\$28.51	TOTAL \$72.57