



Fact Finder

Family Protection (Death and Disability)

Suppose you had to go on a long trip for a month, how much budget would your family need to cover the monthly household expenses?	A.
That would mean an annual budget of... (A x 12)	B.
To ensure that your family will receive the annual budget that you are supposed to provide them until you retire, you will need a total amount of... (60 yo – present age) x B	C.
How much life insurance coverage do you have, if any?	D.
Let's find out how if there's any gap between what you have and what you need. (C – D)	Shortfall
<i>In case of a shortfall, continue with...</i> If you had the means, would you like to provide for this shortfall? How much can you comfortably set aside? (Is this your minimum or maximum?)	Premium Estimate

Family Protection (Critical Illness)

Suppose you were diagnosed with critical illness last night and you needed to undergo medical treatment today, do you have an instant cash of PhP500,000 to PhP2 million to provide for this medical expense? <i>If prospect says he has the cash, continue with...</i> If you spend this amount of money today, will you have financial difficulty later on? <i>If prospect says he doesn't have the cash, continue with...</i> How much would you like to set aside to cover medical expenses related to critical illness?	A.
If you had to stop working during your recovery period, how much income would you like to continue receiving? (annual income x two years)	B.
Your critical illness fund requirement is... (A + B)	Benefit
Would you like Pru Life UK to provide the money for you in case you are diagnosed with critical illness? How much can you comfortably set aside? (Is this your minimum or maximum?)	Premium Estimate

Education

How old is your child?	
Where do you plan to send your child to college?	
A four-year course in that school would amount to... <i>(refer to the tuition fee table)</i>	A.
Do you have any college educational plan for your child? How much?	B.
We find that there is a gap between what you have and what you need for your child's education. (A – B)	Shortfall
<i>In case of a shortfall, continue with...</i> If you had the means, would you want to provide for this shortfall? How much can you comfortably set aside?	Premium Estimate

Retirement

Suppose for a moment you are now retired. How much would you need monthly to support your lifestyle?	A.
How much would you need per year? (A x 12)	B.
From now on until you retire at age 60, we are looking at _____ years (60 - present age)	C.
If you were to maintain this lifestyle at age 60 and consider an average inflation rate of 5% p.a. until you reach that age, you would need an annual income of... (B x compounding factor) (5% , C period)	D.
Our task is to build a fund that you can use during your retirement years. How many years would you want to provide income for your retirement? <i>(Mortality: Males = 69 yo Females = 74 yo; NSO, February 2010)</i>	E.
Your retirement fund requirement is... (D x E)	F.
Do you have life insurance for retirement, pension plans or retirement benefits from your company? How much?	G.
Let's find out if there's any gap between what you have and what you need. (F - G)	Shortfall
<i>In case of a shortfall, continue with...</i> If you had the means, would you like to provide for this shortfall? How much can you comfortably set aside? (Is this your minimum or maximum?)	Premium Estimate

Medium- to Long-term Savings

If you were to save an amount of money for your future dreams, say in 10 years or more, what would you want to save for? <input type="checkbox"/> a dream holiday <input type="checkbox"/> your child's wedding <input type="checkbox"/> new home <input type="checkbox"/> Others _____	
How much do you want to save? <i>(Assuming no inflation)</i>	A.
In how many years do you want to receive this amount?	B.
What have you already done to achieve this financial goal?(bank deposit, others)	C.
Let's find out if there's any gap between what you have and what you need. (A – C)	Shortfall
<i>In case of a shortfall, continue with...</i> If you had the means, would you like to provide for this shortfall? How much can you comfortably set aside? (Is this your minimum or your maximum?)	Premium Estimate

Signature over printed name of applicant

Date signed

Signature over printed name of Agent