



# HOW MUCH LIFE INSURANCE DO I NEED?

Whether it is your first life insurance policy or you're in need of a policy review to assess current needs, our Individual Life Team can help you find the right combination of products to protect your most valuable assets and fit your budget.

To get started, please check off all the questions that apply so we can identify your coverage needs.



## LIFE EVENTS, FAMILY STATUS CHANGES & HOMEOWNERS

- Had a major life event?  
For example: marriage, birth, adoption, divorce
- Need to ensure loved ones can afford bills and funeral?
- Have a new mortgage, debts or other financial obligations?



## BUSINESS OWNERS, TOP EXECUTIVES & ENTREPRENEURS

- Have key employees who could result in significant costs to replace?
- Want to keep the business family owned and operated after death?
- Need to ensure the business can be sold for fair market value in the event of death, disability or other unexpected events?



## POLICY REVIEW

- More coverage needed since last policy review?
- Have a policy more than 10 years old?
- Need to improve coverage by exercising a policy option or replacing coverage?



## LEGACY PLANNING & LONG-TERM CARE (LTC)

- Want to use assets to guarantee inheritance to heirs or a favorite charity?
- Have excess assets in portfolio?
- Have a standalone LTC policy with increasing premiums?
- Have discretionary income and a net worth of \$250k or more (excluding primary residence)?
- Need to provide financial support to parents or parents are in a nursing home?

For more information,  
please contact:

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