

Foresters Financial Permanent Protection needs

With Lifestyle Enhancement

Client Details

Client Name _____
 Date of Birth (MM/DD/YYYY) ____/____/____
 Sex Male Female
 Insurance Class _____

Permanent needs

Real estate

A. Home \$ _____
 B. Other \$ _____

Personal Property

C. Home \$ _____
 D. Jewelry \$ _____
 E. Household items \$ _____

Investments

F. Retirement accounts \$ _____
 G. Stocks \$ _____
 H. Mutual funds \$ _____
 I. Bonds \$ _____
 J. CV Life Insurance \$ _____

Cash

K. Checking \$ _____
 L. Savings \$ _____
 M. Other \$ _____

Existing coverage

N. Total of all permanent insurance \$ _____

Current Assets

O. Total today (Sum of A thru M less N) \$ _____

Additional Savings

P. Annual amount \$ _____
 Q. Number of years Yrs _____
 R. Projected growth rate % _____

Projected Federal Estate tax for years 2012 on...

S. Projection period (in years) Yrs _____
 T. Future Value of today's assets \$ _____
(O x (1+R)^A) Where ^ is an exponent sign
 U. Future value of additional savings \$ _____
(P x Value from Table 1) x (1+R)^{A(S-Q)}
Where ^ is an exponent sign
 V. Total projected estate \$ _____
 W. Total projected estate taxes* (See Table 2) \$ _____
 X. Percentage estate tax liability to insure % _____
 Y. Permanent protection need (W x X) \$ _____

Table 1 – Future value income factors

Years to Protect Income	Assumed Inflation Rate				
	2%	3%	4%	5%	6%
1	1.02	1.03	1.04	1.05	1.06
2	2.06	2.09	2.12	2.15	2.18
3	3.12	3.18	3.25	3.31	3.37
4	4.20	4.31	4.42	4.53	4.64
5	5.31	5.47	5.63	5.80	5.98
6	6.43	6.66	6.90	7.14	7.39
7	7.58	7.89	8.21	8.55	8.90
8	8.75	9.16	9.58	10.03	10.49
9	9.95	10.46	11.01	11.58	12.18
10	11.17	11.81	12.49	13.21	13.97
11	12.41	13.19	14.03	14.92	15.87
12	13.68	14.62	15.63	16.71	17.88
13	14.97	16.09	17.29	18.60	20.02
14	16.29	17.60	19.02	20.58	22.28
15	17.64	19.16	20.82	22.66	24.67
16	19.01	20.76	22.70	24.84	27.21
17	20.41	22.41	24.65	27.13	29.91
18	21.84	24.12	26.67	29.54	32.76
19	23.30	25.87	28.78	32.07	35.79
20	24.78	27.68	30.97	34.72	38.99

Table 2 – Projected Estate Tax Schedule

From	To	Tax +	%	On excess over
\$0	\$10,000	\$0	18	\$0
10,001	20,000	1,800	20	10,000
20,001	40,000	3,800	22	20,000
40,001	60,000	8,200	24	40,000
60,001	80,000	13,000	26	60,000
80,001	100,000	18,200	28	80,000
100,001	150,000	23,800	30	100,000
150,001	250,000	38,800	32	150,000
250,001	500,000	70,800	34	250,000
500,001	750,000	155,800	37	500,000
750,001	1,000,000	248,300	39	750,000
1,000,001	1,250,000	345,800	41	1,000,000
1,250,001	1,500,000	448,300	43	1,250,000
1,500,001	2,000,000	555,800	45	1,500,000
2,000,001	2,500,000	780,800	49	2,000,000
2,500,001	3,000,000	1,025,800	53	2,500,000
3,000,001	—	1,290,800	55	3,000,000