

Date: _____

Name 姓名 : _____

Age 年龄 : _____

Company 公司 : _____

Designation 职位 : _____

Email 电邮 : _____

Tel No 电话号码 : _____

Marital Status 婚姻状况 : Single 未婚 / Married 已婚 / Divorce 离婚

Dependents 孩子人数: _____

1. Income Resources 主要收入来源

How many % of your total income is consist of Active income?

请问您是主动收入占了全体收入的几%?

 90% - 100% 50% - 80% 20% - 40% Others _____**2. Reserved Funds 筹备金**

If temporary can't work due to unfortunat things happen, do you have enough reserves to maintain your family needs?

如果因不幸而暂时不能工作, 您是否拥有足够的资源来维持家庭生活费?

 Yes 有 No 没有 Not sure 不知道

What's your solution 您的方案是? _____

How much roughly do you need to sustain your family needs in a month? Need to sustain for how long?

请问您的每月家庭生活费需要多少? 需要维持多少年?

3. Family Dependency 家人的依赖性

Can your family survive without your income? 在完全失去您的收入之下, 您的家人可否继续生活下去?

 Yes 会 No 不会 Not sure 不知道

Why 为什么? _____

4. Income Protection 收入保障

Have you protected your income? 你有做好收入保障计划吗?

 Yes 有 No 没有 Not sure 不知道

Why 为什么? _____

5. Others Responsibilities and Obligation 其他责任与负担

Besides the family lincome protection, what other outstanding financial commitment do you have?

除了家庭收入保障, 您是否还有其他未解决的负担或责任?

- | | |
|---|---|
| <input type="checkbox"/> Mortgage Loan 房屋贷款 | <input type="checkbox"/> Education Funds 孩子教育基金 |
| <input type="checkbox"/> Hire Purchase Loan 汽车贷款 | <input type="checkbox"/> Credit Card 信用卡 |
| <input type="checkbox"/> Personal Loan 个人贷款 | <input type="checkbox"/> Income Tax 所得税 |
| <input type="checkbox"/> Family Medical Fee 家人医疗费 | <input type="checkbox"/> Personal Guarantees 个人担保 |
| <input type="checkbox"/> Others 其他 | _____ |

Needs Analysis

A. Financial Loss - Family Income Protection

Subject	Existing Needs	Desired Coverage Term			Your Choice
		Short	Medium	Long	
Monthly Family Expenses					
Yearly Family Expenses					

i. Short and Medium Term Calculation

Yearly Family Expenses (RM) _____ X _____ Years = _____

ii. Long Term Calculation



$$X \quad 3\% \quad = \quad \boxed{} \quad X \quad 12$$



$$= \quad \boxed{} \quad X \quad 400$$

$$= \quad \boxed{}$$

B. Financial Obligation - Outstanding Debts

Subject	Outstanding	Solution			Your Choice
		Low	Medium	High	
Mortgage Loan		25% solved	50% solved	100% solved	
Hire Purchase Loan					
Personal Loan					
Education Fund					
Income Tax					
Family Medical Fee					
Personal Guarantees					
Total					

C. Budget Allocation

If things were to happen today, how do you solve your financial matters?

How much would you like to set aside every month to plan for Family Income Protection?
