

FINANCIAL NEEDS ANALYSIS

Name: _____

Contact Number: _____

Choose goal(s) that are most important to you. Allianz PNB Life Insurance Inc. can assist in achieving your financial goal(s).

LIFE PROTECTION	HEALTH	EDUCATION	SAVINGS	RETIREMENT
<p>To protect your family's quality of life in case of uncertainties</p> <p>A. How many years will you be providing for your family (i.e. until your children become financially independent)? _____ years</p> <p>B. How much do you spend monthly for living expenses?</p> <p>Rent _____ Loan Payments _____ Allowances _____ Utilities _____ Others _____ TOTAL _____</p> <p>C. If you have other insurance plans, how much is your total coverage? _____</p> <p>This is the minimum amount of protection you need. _____</p> <p>Formula: $(12xB \times multiplier^1) - C$</p> <p>¹Note: Refer to the row of 4% inflation p.a. (accumulated) and choose the year entered in A. This will be the multiplier in the formula above.</p>	<p>To safeguard yourself from financial burden caused by a serious illness</p> <p>A. How much do you need for your health fund (i.e. an amount that you are comfortable with in case of a serious illness)? _____</p> <p>B. How much are you willing to set aside monthly for your health fund? _____</p> <p>This is the number of years you will need to attain a total health fund of _____ (A). _____ years</p> <p>Formula: $A \div (12xB)$</p>	<p>To plan for your children's education</p> <p>A. What is the age of your child? _____ years old</p> <p>B. Choose a school with the corresponding annual tuition fee you want him/her to attend?</p> <p><input type="radio"/> UP P75,000 <input type="radio"/> Ateneo P190,000 <input type="radio"/> La Salle P195,000 <input type="radio"/> UST P120,000 <input type="radio"/> Other P _____</p> <p>C. How much have you saved for your child's college education? _____</p> <p>This is the total educational fund you need to send your child to _____ (i.e. name of school) in _____ years (18 - A). _____</p> <p>Formula: $[(B \times 4) \times multiplier^2] - C$</p> <p>²Note: Refer to the row of 4yr Education @ 8% p.a. and choose the year (i.e. 18 - A). This will be the multiplier in the formula above.</p>	<p>To maximize the potential of your savings</p> <p>A. What are you saving for?</p> <p><input type="radio"/> House <input type="radio"/> Car <input type="radio"/> Business <input type="radio"/> Other P _____</p> <p>B. In how many years do you want to fulfill your dream? _____ years</p> <p>C. What is the cost of realizing your dream now? _____</p> <p>This is the amount you need to make your dream of owning a _____ (A) a reality in _____ years (B). _____</p> <p>Formula: $C \times multiplier^3$</p> <p>³Note: Refer to the row of 4% inflation p.a. and choose the year entered in B. This will be the multiplier in the formula above.</p>	<p>To maintain your lifestyle after retirement</p> <p>A. How old are you? _____ years old</p> <p>B. At what age do you plan to retire? _____ years old</p> <p>C. How much is your monthly income? _____</p> <p>D. How many years after retirement do you want to receive this amount?</p> <p><input type="radio"/> 10 years <input type="radio"/> 13 years <input type="radio"/> 11 years <input type="radio"/> 14 years <input type="radio"/> 12 years <input type="radio"/> 15 years</p> <p>This is the total retirement fund you need to maintain your current lifestyle in _____ years (B - A). _____</p> <p>Formula: $(12xC) \times D \times multiplier^4$</p> <p>⁴Note: Refer to the row of n-year retirement period (i.e. n = years in D) and choose the year (i.e. B - A). This will be the multiplier in the formula above.</p>

Use table below to estimate the necessary funds you need to accumulate in ensuring you meet your financial goals in the future.

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
4 yr Education @ 8% p.a.	1.2167	1.3140	1.4191	1.5326	1.6552	1.7877	1.9307	2.0851	2.2519	2.4321	2.6267	2.8368	3.0637	3.3088	3.5735	3.8594	4.1682	4.5016	4.8618	5.2507
4% inflation p.a. (accumulated)	1.0400	2.1216	3.2465	4.4163	5.6330	6.8983	8.2142	9.5828	11.0061	12.4864	14.0258	15.6268	17.2919	19.0236	20.8245	22.6975	24.6454	26.6712	28.7781	30.9692
4% inflation p.a.	1.0400	1.0816	1.1249	1.1699	1.2167	1.2653	1.3159	1.3686	1.4233	1.4802	1.5395	1.6010	1.6651	1.7317	1.8009	1.8730	1.9479	2.0258	2.1068	2.1911
10-year retirement period	1.2486	1.2986	1.3505	1.4045	1.4607	1.5192	1.5799	1.6431	1.7088	1.7772	1.8483	1.9222	1.9991	2.0791	2.1622	2.2487	2.3387	2.4322	2.5295	2.6307
11-year retirement period	1.2751	1.3261	1.3791	1.4343	1.4917	1.5513	1.6134	1.6779	1.7450	1.8148	1.8874	1.9629	2.0414	2.1231	2.2080	2.2963	2.3882	2.4837	2.5831	2.6864
12-year retirement period	1.3022	1.3543	1.4085	1.4648	1.5234	1.5844	1.6477	1.7137	1.7822	1.8535	1.9276	2.0047	2.0849	2.1683	2.2551	2.3453	2.4391	2.5366	2.6381	2.7436
13-year retirement period	1.3301	1.3834	1.4387	1.4962	1.5561	1.6183	1.6831	1.7504	1.8204	1.8932	1.9689	2.0477	2.1296	2.2148	2.3034	2.3955	2.4913	2.5910	2.6946	2.8024
14-year retirement period	1.3588	1.4132	1.4697	1.5285	1.5896	1.6532	1.7194	1.7881	1.8596	1.9340	2.0114	2.0919	2.1755	2.2625	2.3530	2.4472	2.5451	2.6469	2.7527	2.8628
15-year retirement period	1.3883	1.4438	1.5016	1.5617	1.6241	1.6891	1.7566	1.8269	1.9000	1.9760	2.0550	2.1372	2.2227	2.3116	2.4041	2.5003	2.6003	2.7043	2.8124	2.9249

Notes:
The results of this FNA are for reference only and should not be interpreted as a financial advice, recommendation, or offer. Computation assumes an average tuition fee increase of 8% and average inflation rate of 4%.