

FINANCIAL NEEDS ANALYSIS

財務分析

Section 1 第一部		PERSONAL PARTICULARS 個人資料		☒ Select the box that applies 請選擇合適空格
Name 姓名				
Gender 性別	☐ Male 男	☐ Female 女	Date of Birth 出生日期	(dd/mm/yyyy) (日/月/年)
Marital Status 婚姻狀況			No. of Dependent(s) 受養人數目	
Age of Dependent(s) 受養人年齡			Contact No. 聯絡號碼	
Occupation 職業				
Address 地址				

1. LIABILITIES 債務	
Mortgage Loan 按揭貸款	\$
Loans/Debts (include credit cards) 貸款 / 債項 (包括信用卡)	\$
Final Expenses (funeral and associated expenses and estate duties) 壽終開支 (殮葬及相關費用、遺產稅)	\$
Emergency Fund 應急資金	\$
Other 其他	\$
Total Liabilities 債務總數	HK\$ (1)
2. INCOME NEEDS 所需收入	
a. Annual Living Expenses 每年生活開支	a. \$
b. Family Commitments (expenses on dependents, education fund etc) 家庭負擔 (供養開支、教育費等)	b. \$
Need amount 所需金額 = (a + b) x _____ (number of years 為期年數)	HK\$ (2)
Total Income Needs (1) + (2) 所需收入總數 (1) + (2)	HK\$ (A)
3. USABLE ASSETS 可動用資產	
Existing Life Insurance Coverage 現有之人壽保險保障	\$
Savings 存款	\$
Stock/securities/bonds 股票 / 證券 / 債券	\$
Company Benefits (include retirement/pension fund or plan) 公司福利 (包括退休金計劃)	\$
Other 其他	\$
Total Usable Assets 可動用資產總數	HK\$ (B)
4. ANNUAL HOUSEHOLD INCOME 每年家庭收入	
Salary/Commission/Bonus 薪金、佣金、花紅	\$
Other Unearned Income 其他非勞動收入	\$
Total Annual Household Income 每年家庭收入總數	HK\$

Section 3 第三部

Evaluation & Recommendation 評估及建議

Total Income Needs 所需收入總數	(A)	HK\$
Total Usable Assets 可動用資產總數	(B)	HK\$
Total Amount of Assets Needed to Meet Protection Needs 所需資產保障總數	(A) - (B) =	HK\$
(Convert to US currency 轉換美元: ÷ 7.8) =		US\$
Recommendation and Reasons for Recommendation 建議及原因		
Remarks 備註		
The information you provide to us above is collected for the purpose of insurance needs analysis only. 以上您所提供的資料只供保險需要分析用途。		

Section 4 第四部

Signatures 簽署

Name of Agent/Broker 代理/經紀 姓名			
Signature of Agent/Broker 代理/經紀簽署		Signature of Client 客戶簽署	
	X		X
Date 日期	(dd/mm/yyyy) (日/月/年)		