

Use this tool to assess the needs and goals of your small business owner clients. Complete what you can ahead of time, then fill out each remaining field during your conversation to uncover hidden needs and ensure product fit.

## Business basics

Business name

Business owner's name

Business type  Sole proprietorship  Partnership  
 C corporation  S corporation  
 Farmer/rancher

Do you offer employee benefits?  Health  Life

Number of other owners  0  1  2  3  3+

Number of employees

Key employee(s)

Years in business

Buy/sell agreement in place?

Retirement plan in place?

## Financial details

Yearly income

Gross earnings before taxes

Gross sales

After-tax net profits

Total assets

Total assets (adj. for appreciation)

Business loans

Total liabilities

## Business protection needs

If you became too sick or injured to work for a while:

Would you be able to pay normal operating expenses?

Yes  No

Would you be able to pay employees?

Yes  No

Would you be able to make payments on business loans or debts?

Yes  No

Would you still be able to draw a salary?

If yes, how much, and for how long?

Yes  No

## Family protection needs

Does your family rely on your business income?

Yes  No

If you couldn't work due to sickness or injury:

How long could you pay for both family and business expenses?

Do you have a backup plan to pay family expenses?

Yes  No

If you died unexpectedly:

Would your family be able to maintain their lifestyle?

Yes  No

Would your family be left with any loans or debts to pay off?

Yes  No

Would your current life insurance leave your family prepared?

Yes  No

## Notes:

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