



Cash and Income Needs Analysis

CLIENT A CLIENT B



FINAL EXPENSES FUND

To provide for expenses your survivors will face at your death, such as funeral expenses, medical bills, administrative costs, and legal fees.

\$ _____ \$ _____



DEBT FUND

To help pay all outstanding bills, loans, and credit card balances.

\$ _____ \$ _____



EMERGENCY FUND

Prepare for the unexpected with an emergency fund of 3-6 month's expenses.

\$ _____ \$ _____



MORTGAGE/RENT FUND

Mortgage balance \$ _____ or
Monthly rent of \$ _____ for _____ years

\$ _____ \$ _____



EDUCATION FUND

To provide for education of your children or grandchildren in the event of your death.

\$ _____ \$ _____



INCOME REPLACEMENT¹

To provide an income for your survivors.
Monthly income of \$ _____ for _____ years

\$ _____ \$ _____



LEGACY

To provide for your favorite charity, non-profit organization or school in the event of your death. To leave a legacy for your family.

\$ _____ \$ _____

SUBTOTAL \$ _____ \$ _____

Subtract savings, investments, non-qualified annuities and existing life insurance \$ _____ \$ _____

TOTAL DOLLARS REQUIRED \$ _____ \$ _____

¹ To take into consideration Social Security benefits, go to Social Security website, www.ssa.gov.

NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

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