



# CASH AND INCOME NEEDS ANALYSIS



## 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

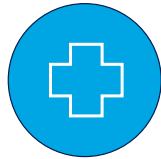
Client A      Client B  
\$ \_\_\_\_\_ \$ \_\_\_\_\_



## 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 Replacement<sup>1</sup>

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 \$ \_\_\_\_\_ \$ \_\_\_\_\_

<sup>1</sup> To take into consideration Social Security benefits, go to Social Security website, [www.ssa.gov](http://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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