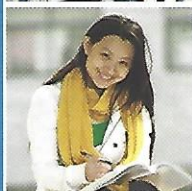
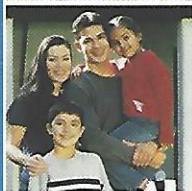


# CASH AND INCOME NEEDS ANALYSIS



## 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

	YOU	SPOUSE
	\$ _____	\$ _____

## Debt Fund

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

	\$ _____	\$ _____
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## Emergency Fund

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

	\$ _____	\$ _____
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## Mortgage/Rent Fund

- Mortgage balance \$ \_\_\_\_\_ or
- Monthly rent of \$ \_\_\_\_\_ for \_\_\_\_\_ years

	\$ _____	\$ _____
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## Education Fund

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

	\$ _____	\$ _____
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## Income Replacement<sup>1</sup>

- To provide an income for your survivors
- Monthly income of \$ \_\_\_\_\_ for \_\_\_\_\_ years

	\$ _____	\$ _____
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## 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

	\$ _____	\$ _____
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<b>Subtotal</b>	\$ _____	\$ _____
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Subtract Savings, Investments, Non-Qualified Annuities and Existing Life Insurance	\$ _____	\$ _____
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<b>Total Dollars Required</b>	\$ _____	\$ _____
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<sup>1</sup>To take into consideration Social Security benefits, go to Social Security website, [www.ssa.gov](http://www.ssa.gov).