



LIFE INSURANCE NEEDS ANALYSIS

1. MORTGAGE

Do you want your spouse/family to be able to live in the same home without having to worry about a mortgage?

YOU

SPOUSE

MORTGAGE BALANCE (____ Years Remaining) \$ _____ \$ _____

2. DEBT

Are there any other debts (loans, credit card balances, car notes, etc.) you want to eliminate and not have your family burdened with?

\$ _____ \$ _____

3. EDUCATION

Do you want to set aside funds to provide for your children's college education if you are not there to provide it yourself?

\$ _____ x _____ Years = \$ _____

\$ _____ x _____ Children = \$ _____ \$ _____ \$ _____

Children's Ages _____

4. INCOME /LIFESTYLE

Would you like your family to maintain the same lifestyle?

What income would be required annually to achieve this?

A. \$ _____ / _____ % = \$ _____

B. \$ _____ X _____ Years = \$ _____ \$ _____ \$ _____

Subtotal \$ _____ \$ _____

Subtract savings, investments, and existing Life Insurance \$ _____ \$ _____

Total Need \$ _____ \$ _____

Current Available Annual/Monthly Budget \$ _____ \$ _____

Staging Y / N Schedule Increase \$ _____ Every _____ Years