

Life Insurance Capital Needs Analysis

SURVIVORSHIP OBJECTIVES: *In the event of a premature death, how much money is needed to allow your family to maintain their current lifestyle? To determine, answer the following questions.*

1. **IMMEDIATE CASH NEEDS:** *How much money would be needed immediately in the event of a premature death?*

	Client A's Death	Client B's Death
a. Primary Mortgage	\$ _____	\$ _____
b. Other Liabilities, including		
• Medical/Hospital expenses		
• Funeral expenses		
• Taxes		
• Loans/Credit card debt	\$ _____	\$ _____
c. Education/Accumulation Goals	\$ _____	\$ _____
d. Other	\$ _____	\$ _____

2. **SURVIVORSHIP INCOME NEEDS:** *Assuming other immediate cash needs have been paid, how much monthly income would you need to cover day-to-day financial obligations? Examples include household fixed, variable and discretionary expenses such as groceries, utilities, taxes, music lessons, repairs, insurances etc.*

CLIENT A'S DEATH

MONTHLY Net Income Need:	Amount Per Month	Years Receiving This Amount
Initial Income	\$ _____	_____
Subsequent Income	\$ _____	_____
Subsequent Income	\$ _____	_____

INFLATION ADJUSTMENT: Increase Need By _____ %

TOTAL LIFE INSURANCE NOW IN FORCE: \$ _____

CLIENT B'S DEATH

MONTHLY Net Income Need:	Amount Per Month	Years Receiving This Amount
Initial Income	\$ _____	_____
Subsequent Income	\$ _____	_____
Subsequent Income	\$ _____	_____

INFLATION ADJUSTMENT: Increase Need By _____ %

TOTAL LIFE INSURANCE NOW IN FORCE: \$ _____



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