

FINANCIAL NEEDS ANALYSIS

... helping to create and preserve your estate

Prepared for:
Date:

Business Assets	Personal Assets	Life Insurance	Federal & State Programs

“			“
“”			“”
“”			“”
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“”			“”
“”			“”
“”			“”

----- WEALTH -----

| ACCUMULATION |

v “” “” v

Lack of Discipline	“”	“”	Immediate Money Fund
Saving to Spend	“”	“”	Debt Liquidation
Bad Investments	“”	“”	Emergency Money
Inflation	“”	“”	Mortgage/ Rent Fund
Taxes	“”	“”	Child/Home Care
Disability	“”	“”	Education Fund
	“”	“”	

**RETIREMENT
INCOME &
WEALTH TRANSFER**

	YOU	SPOUSE
IMMEDIATE MONEY FUND		
...Medical ...Estate Taxes	\$ _____	\$ _____
...Funeral ...Probate Fees		
DEBT LIQUIDATION		
...Installment Credit	\$ _____	\$ _____
...Unpaid Bills & Notes		
...School & Auto Loans		
EMERGENCY MONEY		
...Major Auto & Home repair	\$ _____	\$ _____
...Medical Expenses		
MORTGAGE/RENT FUND		
...Mortgage Balance	\$ _____	\$ _____
...Rent Fund		
CHILD CARE FUND		
...Monthly payment	\$ _____	\$ _____
...Number of Months		
EDUCATIONAL FUND		
...Children	\$ _____	\$ _____
...Spouse		
Subtotal	_____	_____
- Current Insurance		
	=====	=====
New Insurance Needs	_____	_____



INCOME REPLACEMENT FORMULA

Current Income @ 65% /	_____	_____
Estimated Annual Return		