



PRIORITY

|   |   | YOU               | SPOUSE            |
|---|---|-------------------|-------------------|
|   | IMMEDIATE MONEY FUND  |                   |                   |
| 2 | 5,000...Medical    Ⓢ...Estate Taxes<br>25,000...Funeral    Ⓢ...Probate Fees                 | \$ <u>30,000</u>  | \$ <u>30,000</u>  |
|   | DEBT LIQUIDATION  |                   |                   |
| 5 | 10,000...Installment Credit<br>5,000...Unpaid Bills & Notes<br>15,000...School & Auto Loans | \$ <u>30,000</u>  | \$ <u>30,000</u>  |
|   | EMERGENCY MONEY   |                   |                   |
| 6 | 10,000...Major Auto & Home repair<br>5,000...Medical Expenses                               | \$ <u>15,000</u>  | \$ <u>15,000</u>  |
|   | MORTGAGE/RENT FUND  |                   |                   |
| 1 | 510,000...Mortgage Balance<br>Ⓢ...Rent Fund   | \$ <u>255,000</u> | \$ <u>255,000</u> |
|   | CHILD CARE FUND   |                   |                   |
| 3 | 700 ...Monthly payment<br>x 36 ...Number of Months  | \$ <u>25,200</u>  | \$ <u>25,200</u>  |
|   | EDUCATIONAL FUND  |                   |                   |
| 4 | 120,000...Children<br>20,000...Spouse   | \$ <u>140,000</u> | \$ <u>120,000</u> |
|   | Subtotal  | <u>495,200</u>    | <u>475,200</u>    |
|   | - Current Insurance   | <u>100,000</u>    | <u>50,000</u>     |
|   | New Insurance Needs   | <u>395,200</u>    | <u>425,200</u>    |

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INCOME REPLACEMENT FORMULA

|                         |                   |                   |
|-------------------------|-------------------|-------------------|
| Current Income @ 65% /  | 3,000/mo          | 3,000/mo          |
| Estimated Annual Return | X 65%             | X 65%             |
| @ 7.5%                  | 1,950             | 1,950             |
|                         | X 12              | X 12              |
|                         | <u>23,400</u>     | <u>23,400</u>     |
|                         | ÷ 7.5%            | ÷ 7.5%            |
|                         | <u>312,000</u>    | <u>312,000</u>    |
|                         | + 395,200         | + 425,200         |
|                         | \$ <u>707,200</u> | \$ <u>737,200</u> |

Signed: \_\_\_\_\_

\_\_\_\_\_

TOTAL

Noted: \_\_\_\_\_