

## Outside of tri-fold brochure

### WHAT ARE MY NEEDS?

#### *Final Expenses*

- Funeral
- Burial
- Internment
- Probate Fees
- Estate Tax
- Unpaid Medical

#### *Debt Liquidation*

- Credit Cards
- Auto & Student Loans
- Short Term Notes

#### *Emergency Money*

- Six Months Living Expenses

#### *Educational Savings*

- Use Cash Need if there is no time to establish an account or if the surviving spouse has needs

#### *Auto Expenses*

- Maintenance
- Insurance
- Sinking Fund

#### *Household Expenses*

- Property Tax
- Insurance
- Association fees
- Country Club
- Water
- Electric
- Gas
- Phone/Cell
- Cable TV/Internet
- Gardener
- Maintenance

#### *Personal Insurance*

- Surviving Spouse's:
- Life
  - Health
  - Disability

#### *The Company Behind Your Plan*

American Fidelity Assurance Company is a third-generation, family-owned organization providing insurance products and financial services to education employees, trade association members and companies throughout the United States and across the globe.

Since 1982, American Fidelity has been rated "A+" (Superior) by A.M. Best Company – one of the nation's leading insurance company rating services – because of American Fidelity's strong financial condition and operating performance.

Because of American Fidelity's fiscal strength and financial security, the company has been rated "A+" (Excellent) with TheStreet.com, Inc (formerly Weiss Ratings, Inc.). This places American Fidelity on the list of TheStreet.com's Recommended Companies, an elite group of life, health and annuity companies. American Fidelity's rating represents the top 1 percent of insurance companies.

American Fidelity is founded on and driven by the principle of serving our customers and protecting their investment. We continue to grow steadily through calculated growth and conservative investment practices.

- <sup>1</sup> [www.ambest.com](http://www.ambest.com), February 21, 2008 (A+ is 2nd out of 16 with 1 being the highest.)
- <sup>2</sup> *TheStreet.com Ratings' Guide to Life, Health and Annuity Insurers*, Winter 2007-2008 (A+ is 1st out of 16 with 1 being the highest.)

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SB 22048 0508

*American Fidelity Assurance Company's Life Division*

# Needs Analysis



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Inside worksheet of tri-fold brochure (rotated for screen)

## Needs Analysis Worksheet

<b>INSURED #1:</b>			<b>INSURED #2:</b>		
	<b>Cash Needs</b>	<b>Income Needs</b>		<b>Cash Needs</b>	<b>Income Needs</b>
Final Expenses	_____		Final Expenses	_____	
Debt Liquidator	_____		Debt Liquidator	_____	
Emergency Money	_____		Emergency Money	_____	
Mortgage/Rent	_____	_____	Mortgage/Rent	_____	_____
Educational Savings	_____	_____	Educational Savings	_____	_____
Household Expenses		_____	Household Expenses		_____
Childcare		_____	Childcare		_____
Auto Expense		_____	Auto Expense		_____
Retirement Savings		_____	Retirement Savings		_____
Clothing		_____	Clothing		_____
Entertainment		_____	Entertainment		_____
Food		_____	Food		_____
Vacation Savings		_____	Vacation Savings		_____
Personal Insurance		_____	Personal Insurance		_____
Other		_____	Other		_____
<b>Sub Total</b>	_____	_____	<b>Sub Total</b>	_____	_____
-			-		
<b>Less Current Life Insurance</b>	_____		<b>Less Current Life Insurance</b>	_____	
-			-		
<b>Less Beneficiaries Income</b>		_____	<b>Less Beneficiaries Income</b>		_____
<b>Total Cash Need =</b>	_____		<b>Total Cash Need =</b>	_____	
<b>Total Income Need =</b>		_____	<b>Total Income Need =</b>		_____