



Life Insurance Needs Analysis Worksheet

Current cash requirements

- a. Final expense (Funeral, Lawyer, Probate fees...etc) \$ _____
- b. Emergency fund (Auto, Equity and Personal loans) \$ _____
- c. Mortgage balance \$ _____
- d. Outstanding loans \$ _____
- e. Education \$ _____
- f. Monthly income requirements multiplied by the amount of years you want the income to last \$ _____
*note (usually how long your youngest child will reach adulthood)
- G. Total cash requirements (add a-f) \$ _____

Assets

- h. Cash and savings \$ _____
- i. Securities (investments) \$ _____
- j. IRA, KEOGH, 401(K) and pension \$ _____
- k. Life insurance in force \$ _____
- l. Other assets \$ _____
- M. Total Assets (add h-l) \$ _____
- Life Insurance Needed (subtract M from G) \$ _____

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