My Family Life INSURANCE

Easy Life Insurance Needs Analysis

Protecting Your Family. For Life.

Call or Text: (800) 645-9841

Get a general sense of how much life insurance your surviving spouse and family would need in case you died today.

This is important. Even the most healthy and of sound mind can face an untimely death, putting surviving loved ones in a tailspin, wondering how they will live on financially.

This needs analysis worksheet is designed for simplicity, but maintaining accuracy as well.

This sheet will ultimately answer: **"If I were to die tomorrow, I want my money to do…"**

Call of text us to help. We understand how important and serious this topic is. Our conversation will be equally important and serious as we always work with your best interest and family first.

instructions:

This should be rather straightforward. Please fill out the pertient lines. For the cost of living factor please insert a whole number between 5 and 10 (or more). This cost of living factor will essentially provide income for your surviving family to live on. It is arguably the most important factor on the worksheet. Give it some thought.

This number is the estimated amount your family would need to continue its standard of living

Determine Total Life Insurance Needs

Enter Numbers Below

(1) Enter Your Gross Annual Income

(2) Cost Of Living Factor
(recommend 5 - 10 X or more depending on your situation)

(3) Remaining Mortgage / Rent

(4) College Funding

(5) Your Funeral

(6) Debt You Own / Cosigned

(7) Anything Else?
(charity, other funds, etc.)

Total Life Insurance Needs

(8) Current Life Insurance Coverage
(list current carrier below and coverage)

Total Current Life Insurance Coverage

(9) Anything Your Spouse/Family Would Liquidate Upon Your Death?
(list and amount)

Total Assets For Sale

Total Additional Life Insurance Needs

Applicant print name: Sign name: Date:

As Surviving Spouse or Beneficiary, I understand that any changes to my estimated life insurance needs could either positively or negatively affect me. For instance, applying for less than what the needs worksheet illustrates, might mean I will receive less than what I require to continue my standard of living. I also understand this is a snapshot now, and needs can change.

Survivng Spouse/Beneficiary print name: Sign name: Date: