

LIFE RISK NEEDS ANALYSIS



Prepared For: _____

Date: _____

1. HOUSEHOLD DEBT

Short-term debt (6 years or less)

\$

Long-term debt (7 years or more)

\$

2. SURVIVOR NEEDS

Is there an income replacement need?

Yes

No

If yes, annual amount needed?

\$

How many years until retirement?

Total amount needed over determined time frame

\$

Is retirement portfolio fully funded?

Yes

No

If no, estimate amount needed to fully fund retirement portfolio

\$

3. LEGACY

Do you need to guarantee funding (education, home purchase, inheritance) for loved ones?

Yes

No

If yes, how much?

\$

Do you need to ensure a charitable organization receives funding?

Yes

No

If yes, how much?

\$

4. FINAL EXPENSE

Maximize household out-of-pocket health insurance deductible

\$

Funeral cost

\$

Total life risk amount

\$

Does investment portfolio and current insurance cover life risk?

Yes

No

RECOMMENDED NEXT STEPS