

Financial Analysis

What I'm going to do is ask you a few questions just to be sure I'm **not** showing or suggesting something that is inappropriate or not needed? I want to help you determine whether this protection is going to be a true **Necessity**; a **Luxury**; or maybe **Not Needed**.

1. What is your Monthly Mortgage Payment? _____ Length of Loan? ____ How much Equity? _____

2. What do you have in place for insurance now that you own? (face; type; expiry date)

Spouse/Partner

Protecting: _____

3. If you passed away, do you have retirement savings in place to help? Like 401K's or IRA, TSP, Mutual Funds etc.?

IRA _____ Savings _____

401K _____ Mutual Funds etc. _____

Are these with your current employer or just parked out there? _____ Have you ever rolled an account from one employer to the other? _____

4. Do you have a 401K at work and are you paying into it for the match?

What is their match% ? _____ What % are you paying in? _____

If you are over contributing, how much? _____

Any other Systematic Savings Program _____

5. Are you paying extra towards your mortgage? _____

6. Are all your retirement goals met or are you still trying to grow retirement money? _____

7. Do you have Long Term Care Insurance? _____

8. Are you familiar with Indexed Retirement Accounts? _____

9. Current Expenses:

Mortgage/Car Pmts/insurance/credit cards/utilities/Food/entertainment/etc.

• \$ _____ \$ _____

• \$ _____ \$ _____

• \$ _____ \$ _____

• \$ _____ \$ _____ Total Expenses: \$ _____

10. Current Take Home Income:

Earners # 1

Earners #2

\$ _____

\$ _____