

LIFE INSURANCE NEEDS ANALYSIS DATA FORM

INCOME, COSTS, ASSETS	DESCRIPTION	
1. Survivor Income Need	50-75% of combined family income	\$ _____
2. Years for Survivor Income	# years to survivor's life expectancy	_____
3. After-Tax Rate of Return	Generally, 4%-6%	_____ %
4. Inflation Rate	Generally, 2%-3%	_____ %
5. Mortgage Payoff	Outstanding mortgage balance	\$ _____
6. Outstanding Debt	Credit cards, car loans, home equity	\$ _____
7. College Education Fund	Estimated cost of college per year, Multiplied by four, then by the Number of children	\$ _____
8. Emergency Fund	25%-50% of one year's income	\$ _____
9. Final Expenses & Funeral	Generally, \$10,000 to \$20,000	\$ _____
10. Probate & Admin Costs	Up to 3% of net worth	\$ _____
11. Available Liquid Assets	Savings	\$ _____
	Investments	\$ _____
	Retirement Accounts	\$ _____
	Existing Life Insurance	\$ _____
	Total Liquid Assets	\$ _____

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