Life Insurance Needs Analysis

LIFE BROKERAGE FINANCIAL GROUP

Visit our website and contact one of our brokerage directors to design your life case, run spreadsheets on products, run illustrations, or if you need help with pre-application underwriting. They can help with all life products: term, UL, WL, and VUL, and will help you with cases from design to policy placement.

Toll-free (800) 965 5234 or online www.lbfg.net

One-time Costs	Client #1	Client #2
Final expenses (medical, funeral, estate taxes, legal costs)	$ ____________	$ ____________
Mortgage pay-off	$ ____________	$ ____________
Debt repayment (credit cards, car loans, etc.)	$ ____________	$ ____________
College costs, multiplied by number of children	$ ____________	$ ____________
Other expenses (special-needs care, weddings, charitable contributions)	$ ____________	$ ____________
1) Total one-time costs	$ ____________	$ ____________

Assets	Client #1	Client #2
Your spouse's annual income x years projected = Total projects future income	$ ____________	$ ____________
Savings and investments	$ ____________	$ ____________
Pension/retirement	$ ____________	$ ____________
Home equity	$ ____________	$ ____________
Current amount of life insurance	$ ____________	$ ____________
2) Total assets	$ ____________	$ ____________

Currently Monthly Expenses	Client #1	Client #2
Food	$ ________	$ ________
Clothing	$ ________	$ ________
Transportation	$ ________	$ ________
Utilities	$ ________	$ ________
Insurance premiums	$ ________	$ ________
Health-care	$ ________	$ ________
Prescriptions	$ ________	$ ________
Child-care	$ ________	$ ________
Dependent support	$ ________	$ ________
Education	$ ________	$ ________
Charitable donations	$ ________	$ ________
Entertainment or travel	$ ________	$ ________
Taxes (property, income and FICA)	$ ________	$ ________
Other	$ ________	$ ________
3) Total monthly expenses	$ ________	$ ________

---

4) Total annual expenses (monthly x12)	$ ________	$ ________
5) Annual expenses multiplied by years of need	$ ________	$ ________
6) Add lines #1 and #5	$ ________	$ ________

Subtract #2 from #6

Life insurance protection needed	**$ ________**	**$ ________**

Notes

____

____

____

____

____