

Immediate needs:

	Client	Co-client
Amount to pay off mortgage		
Amount to pay off other debts		
Amount for final expenses		
Other cash needs		
Total debts and expenses		

Ongoing needs:

	Client	Co-client
Monthly household income		
Household income required if you were to die		
Partner's available income	minus	minus
Monthly survivor pension	minus	minus
Monthly income shortfall		
# of years your family will need this income		
Capital required to provide the needed income*		

The calculation to estimate the amount of capital required to provide this ongoing income assumes an investment rate of 4%, an inflation rate of 3% and a tax rate of 25%.

Life insurance required:

	Client	Co-client
Debts and expenses		
Amount needed to meet income shortage		
Total life insurance required		
Existing life insurance	minus	minus
Your life insurance need		

Client name: _____

Signature: _____

Co-client name: _____

Signature: _____

Date Reviewed: _____

Advisor: _____