

Simple Needs Analysis

Date:	State:	Client	Notes
Name			
Date of Birth			
Tobacco Use (Cigarettes, Cigars, Vapor, Gum, Patch?)Last Use?			
Height / Weight			
Annual Income			
Do you have any medical conditions? Taking prescriptions?			
Children - Ages			

LIFE INSURANCE

Debt - Total Consumer Debt(CC, Student/Personal Loans)		
Final Expenses - Recommended \$15-\$20K		
Mortgage/Rent - Total Balance or Rent for 5 Years		
Education - Recommended \$100K Per Child		
Income - Income Replacement Needed		

TOTAL LIFE INSURANCE NEED

RETIREMENT GOALS: DESIRED AGE & INCOME	Age:	Income:
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OPTIONAL FUNDS TO REPOSITION

Qualified Retirement Funds (IRA's, 401(k), 403(b), etc.)		
Non-Retirement Funds (Savings, MM, CD's, etc.)		
College Funds (529 Plans, UGMA, UTMA, etc.)		
Average Annual Tax Refund (Last 2 years)		
Anticipated Lump Sum		
Cash Value Balances in Current Life Insurance Policies		

TOTAL FUNDS AVAILABLE TO REPOSITION

RETIREMENT MONTHLY FUNDING

Current Life Insurance Premium (WL, UL, IUL, VUL, TERM)		
Current IRA, Roth IRA, 401(k), 403(n), etc.		
Additional Monthly Commitment for Retirement		

TOTAL MONTHLY CONTRIBUTION

Next Appointment: Date: _____ Time: _____ Where: _____