



John and Kimberly Powers

LIFE INSURANCE ANALYSIS
June 02, 2010

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Life Insurance Analysis

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Types of Life Insurance

Term Insurance

This type of Life Insurance provides coverage on the insured for a specified period of time (5, 10, or 20 years for example) as long as the premiums are paid and the policy is not canceled.

Annual Renewable Term

Provides a fixed amount of coverage for one year and allows the policy owner to renew the coverage each year, without evidence of insurability.

Level Term

Provides a fixed amount of coverage with premiums that are fixed over a certain period of time, often in 10 year increments.

Decreasing Term

Provides for coverage that decreases throughout the term of coverage, while the premiums remain level. Often times used for a short term decreasing liability like a mortgage.

Permanent Insurance*

Permanent Life Insurance provides coverage for the insured's entire life - as long as premiums are paid on time and the policy is not canceled - and generally allows for a build up of cash value. The most common types of Permanent Insurance are:

Whole Life

The oldest kind of permanent insurance, where premiums are fixed and guaranteed and remain level throughout policy's lifetime. Provided premiums are paid on time, this coverage also provides a guaranteed cash value and guaranteed death benefit. Guarantees are dependent upon the claims-paying ability of the issuing insurance company.

Universal Life

Universal Life allows the owner after the initial payment to pay flexible premiums. The owner may change the death benefit from time to time (increase in coverage may require evidence of insurability) and vary the amount and timing of premium payments subject to certain minimums and standards.

Variable Universal Life

A form of permanent coverage that combines premium and death benefit flexibility with allowing the policy owner to choose among different investment options. Values fluctuate based on market volatility. The extent to which this form of coverage is permanent is also dependent on the performance of the underlying investments. Variable life insurance policy holders are subject to investment risks, including the possible loss of principal.

Variable universal life insurance is sold by prospectus. Before purchasing a variable universal life insurance policy, investors should carefully consider the investment objectives, risks, charges and expenses of the variable universal life insurance policy and its underlying investment choices. For this and other information, obtain the prospectuses for the variable universal life insurance policy and its underlying investment choices from your registered representative. Please read the prospectuses carefully before investing or sending money.

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A Feature Comparison of Term and Permanent Life Insurance

Feature	Term	Permanent*
Length of Coverage	Specific Period of time as long as premiums are paid.	Lifetime as long as premiums are paid
Premiums	<ul style="list-style-type: none"> • Determined by age and health • Typically lower than permanent coverage 	<ul style="list-style-type: none"> • Determined by age and health • Initially higher than term coverage with portion to cash value
Cash Value	Not Available	Potential for cash value accumulation on a Tax Deferred Basis
Face Amount	Typically Level	Level and/or Flexible
Key Advantage	Provides the highest death benefit for lowest premium when need is temporary.	Provides lifetime protection combined with the potential for cash value accumulation.

**Length of coverage is permanent for whole life as long as premiums are paid. This may not be true of universal life or variable universal life insurance.*

Most insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your representative can provide you with costs and complete details.

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The Need for Life Insurance



Do you need life insurance? Keep in mind that life insurance isn't for the people who die, it is for the people who live. If you have one or more people in your life that depend upon you financially – such as a spouse, children or other loved ones – you likely have a need for life insurance.

Ask yourself: when you die, will your family's financial security be protected?

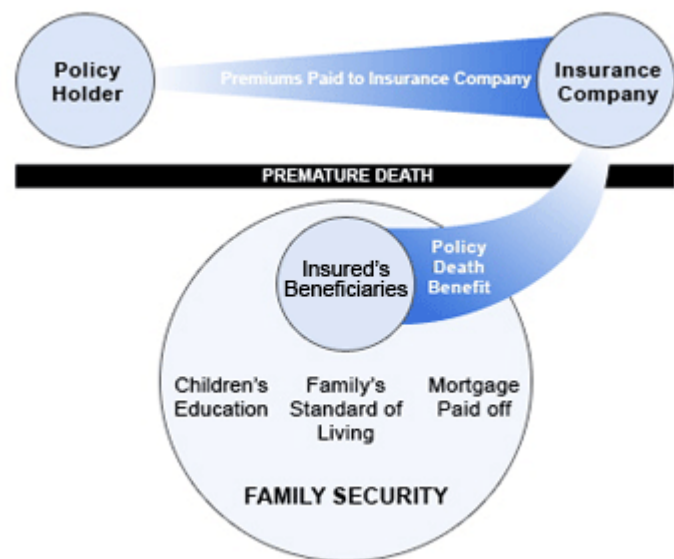
Life insurance is used by most people to replace the income lost due to a premature death. Your ability to earn an income could be considered your family's biggest asset, and without it your family's standard of living and financial security could be lost. By supplying your loved ones with an income even after your death, you can help to ensure their financial future.

What can Life Insurance Protect?

Life insurance can guard against the need for your family to make drastic changes to their plans should the unexpected occur. Death benefits are almost always free from income tax and can help protect your ability to meet:

- Final expenses
- Day to day living expenses
- Education expenses for your children
- Outstanding liabilities like mortgages
- Family business continuity needs
- A legacy for your grandchildren
- A comfortable retirement for your spouse

Remember: Your financial needs today may not be the same as your needs tomorrow. Changes in your life such as marriage, the birth of a child, a new job, starting a business or getting a divorce necessitate a re-evaluation of your life insurance needs.



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Premature Client Death

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The Cost of a Premature Death

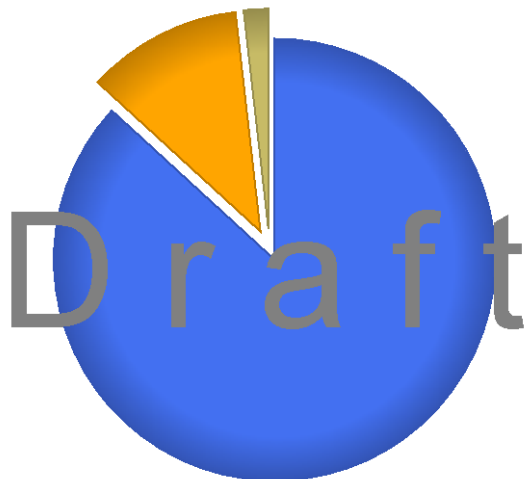
When a person dies prematurely, they leave behind many expenses with which their dependents must cope. Everyday living expenses, ongoing liabilities such as mortgage payments, and the funding of education for children are just a few examples of the expenses that may need to be covered. Life Insurance provides a safety net by which you can ensure that those you leave behind are able to meet their expenses and enjoy the standard of living that you would want.

The first step in determining what the right level of protection is for you and your family is to get an idea of the expenses that will need to be funded in the event of your premature death.

Total Future Living Expenses	\$7,617,218
Total Liabilities & Education	\$158,990
Desired Remainder	\$1,000,000
Total Expenses	\$8,776,208

What will your expenses be?

Based upon the anticipated expenses listed below, you can expect to incur **\$8,776,208** of total expenses over the **51** years following **John's** premature death in **2010**. The chart below shows the portion of the total cost associated with each type of expense.



- Living Expenses (86.79%)
- Desired Remainder (11.39%)
- Education Costs (1.81%)

YOUR ANTICIPATED EXPENSES	
Living Expenses:	\$5,417 per month (\$65,004 per year)
Expenses Grow at:	3.00% per year
Fund Expenses Until:	Death of Spouse 2060
Desired Remainder:	\$1,000,000
Liabilities to Pay Off:	\$0
Educations to Fund:	Samantha's College

Keep in Mind...

The cost of a premature death does not remain constant. As certain life events occur, it makes sense to review how these costs may change and whether you are properly protected. These life events may include purchasing a new home, the birth of a child, changing jobs, divorce or retirement.

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Your Current Resources

Your capital resources, insurance proceeds and continuing income sources can be used to offset the expenses that will occur after a premature death. But these resources may not be enough. Let's take a look at how your assets and income stack up against your projected expenses in the event that **John** dies prematurely in **2010**.

Kimberly will have the following sources of income to help cover expenses until **2060**:

- ▶ Kimberly's Social Security **\$16,848/yr** 2035-2060
- ▶ Kim's Pension **\$18,000/yr** 2035-2060
- ▶ Kim's Salary **\$45,000/yr** 2010-2035

You currently have **\$365,000** of available capital resources and **\$600,000** in existing life insurance coverage. Together, these assets provide a total of **\$965,000** to offset your projected expenses.

You are expecting to receive the following capital addition in the given year.

- ▶ Inheritance **\$200,000** 2030

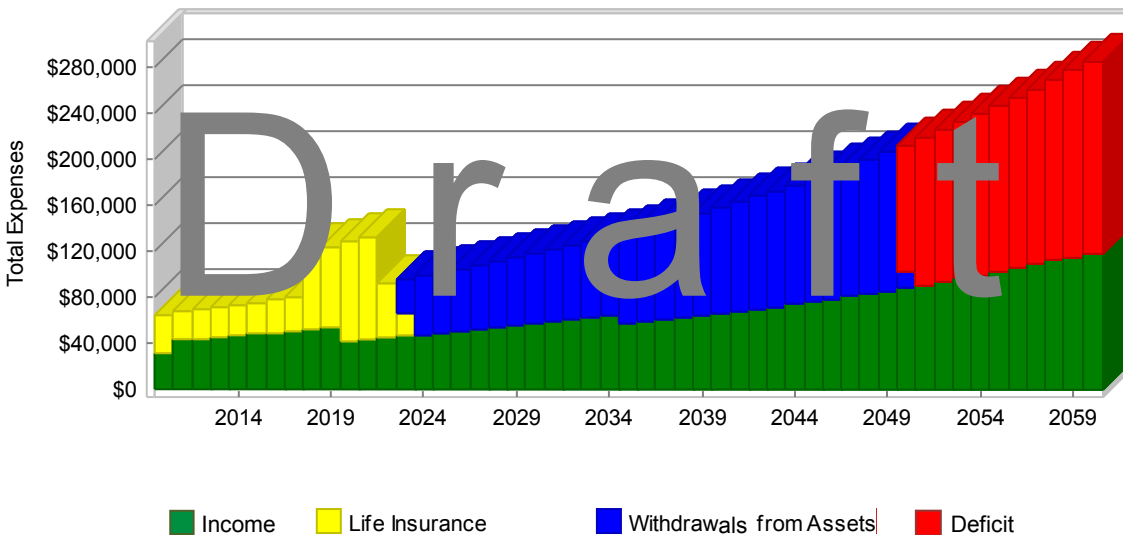
For purposes of this analysis, we'll assume that capital resources and insurance proceeds will grow at **6.00%** prior to **Kimberly's** assumed retirement age and **5.00%** after retirement. Withdrawals from capital resources will be taxed at a rate of **25.0%**. Income will be indexed at **3.00%** and will be subject to a **30.0%** income tax.

Total Years to Fund
51
Years Currently Funded
40
Unfunded Years
11
Additional Insurance Needed to cover shortfall
\$219,000

How will you cover your expenses?

The chart below illustrates how your income, capital resources and insurance benefits would stack up against your projected expenses. Each column represents the total expenses in a given year, and the colors in each column indicate the resources used to meet those expenses.

Expenses After Premature Death



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Survivor Income Details

Year	Age	Income from Flows	SS Income	Total Income Sources	Income Taxes @30.00%	Net Income Applied to Needs
2010	40	\$45,000	\$0	\$45,000	\$13,500	\$31,500
2011	41	46,350	14,424	60,774	18,232	42,542
2012	42	47,740	14,857	62,597	18,779	43,818
2013	43	49,173	15,303	64,476	19,343	45,133
2014	44	50,648	15,762	66,410	19,923	46,487
2015	45	52,167	16,234	68,401	20,520	47,881
2016	46	53,732	16,722	70,454	21,136	49,318
2017	47	55,344	17,223	72,567	21,770	50,797
2018	48	57,005	17,740	74,745	22,424	52,321
2019	49	58,715	18,272	76,987	23,096	53,891
2020	50	60,476	0	60,476	18,143	42,333
2021	51	62,291	0	62,291	18,687	43,604
2022	52	64,159	0	64,159	19,248	44,911
2023	53	66,084	0	66,084	19,825	46,259
2024	54	68,067	0	68,067	20,420	47,647
2025	55	70,109	0	70,109	21,033	49,076
2026	56	72,212	0	72,212	21,664	50,548
2027	57	74,378	0	74,378	22,313	52,065
2028	58	76,609	0	76,609	22,983	53,626
2029	59	78,908	0	78,908	23,672	55,236
2030	60	81,275	0	81,275	24,383	56,892
2031	61	83,713	0	83,713	25,114	58,599
2032	62	86,225	0	86,225	25,868	60,357
2033	63	88,811	0	88,811	26,643	62,168
2034	64	91,476	0	91,476	27,443	64,033
2035	65	37,688	43,291	80,979	24,294	56,685
2036	66	38,819	44,590	83,409	25,023	58,386
2037	67	39,983	45,927	85,910	25,773	60,137
2038	68	41,183	47,305	88,488	26,546	61,942
2039	69	42,418	48,724	91,142	27,343	63,799
2040	70	43,691	50,186	93,877	28,163	65,714
2041	71	45,001	51,692	96,693	29,008	67,685
2042	72	46,351	53,242	99,593	29,878	69,715
2043	73	47,742	54,840	102,582	30,775	71,807
2044	74	49,174	56,485	105,659	31,698	73,961
2045	75	50,650	58,179	108,829	32,649	76,180
2046	76	52,169	59,925	112,094	33,628	78,466
2047	77	53,734	61,723	115,457	34,637	80,820
2048	78	55,346	63,574	118,920	35,676	83,244
2049	79	57,006	65,481	122,487	36,746	85,741
2050	80	58,717	67,446	126,163	37,849	88,314
2051	81	60,478	69,469	129,947	38,984	90,963
2052	82	62,293	71,553	133,846	40,154	93,692
2053	83	64,161	73,700	137,861	41,358	96,503
2054	84	66,086	75,911	141,997	42,599	99,398
2055	85	68,069	78,188	146,257	43,877	102,380
2056	86	70,111	80,534	150,645	45,194	105,451
2057	87	72,214	82,950	155,164	46,549	108,615
2058	88	74,381	85,438	159,819	47,946	111,873
2059	89	76,612	88,002	164,614	49,384	115,230
2060	90	78,910	90,642	169,552	50,866	118,686
				4,909,188	1,472,759	3,436,429

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Capital Resources Details

Capital Resources Today: \$365,000
 Existing Life Insurance Benefits: \$600,000
 Total Capital Resources: **\$965,000**
 Pre-Retirement Growth Rate: 6.00%
 Post-Retirement Growth Rate: 5.00%

Inheritance in 2030 (EOY): \$200,000

Year	Age	BOY Capital Resources	Withdrawals from Insurance Proceeds	Withdrawals from Savings	Taxation on Savings Withdrawals at 25.00%	Net Withdrawals Applied to Expenses	Total Capital after Withdrawals	Growth	EOY Capital Resources
2010	40	\$965,000	\$33,504	\$0	\$0	\$33,504	\$931,496	\$55,890	\$987,386
2011	41	987,386	24,412	0	0	24,412	962,974	57,778	1,020,752
2012	42	1,020,752	25,145	0	0	25,145	995,607	59,736	1,055,343
2013	43	1,055,343	25,899	0	0	25,899	1,029,444	61,766	1,091,210
2014	44	1,091,210	26,676	0	0	26,676	1,064,534	63,872	1,128,406
2015	45	1,128,406	27,476	0	0	27,476	1,100,930	66,056	1,166,986
2016	46	1,166,986	28,300	0	0	28,300	1,138,686	68,321	1,207,007
2017	47	1,207,007	29,150	0	0	29,150	1,177,857	70,671	1,248,528
2018	48	1,248,528	68,027	0	0	68,027	1,180,501	70,830	1,251,331
2019	49	1,251,331	70,067	0	0	70,067	1,181,264	70,876	1,252,140
2020	50	1,252,140	85,344	0	0	85,344	1,166,796	70,008	1,236,804
2021	51	1,236,804	87,904	0	0	87,904	1,148,900	68,934	1,217,834
2022	52	1,217,834	47,769	0	0	47,769	1,170,065	70,204	1,240,269
2023	53	1,240,269	20,327	38,500	9,625	49,202	1,181,442	70,887	1,252,329
2024	54	1,252,329	0	67,569	16,892	50,677	1,184,760	71,086	1,255,846
2025	55	1,255,846	0	69,597	17,399	52,198	1,186,249	71,175	1,257,424
2026	56	1,257,424	0	71,685	17,921	53,764	1,185,739	71,144	1,256,883
2027	57	1,256,883	0	73,836	18,459	55,377	1,183,047	70,983	1,254,030
2028	58	1,254,030	0	76,052	19,013	57,039	1,177,978	70,679	1,248,657
2029	59	1,248,657	0	78,332	19,583	58,749	1,170,325	70,220	1,240,545
2030	60	1,240,545	0	80,683	20,171	60,512	1,159,862	69,592	1,429,454
2031	61	1,429,454	0	83,104	20,776	62,328	1,346,350	80,781	1,427,131
2032	62	1,427,131	0	85,596	21,399	64,197	1,341,535	80,492	1,422,027
2033	63	1,422,027	0	88,164	22,041	66,123	1,333,863	80,032	1,413,895
2034	64	1,413,895	0	90,809	22,702	68,107	1,323,086	79,385	1,402,471
2035	65	1,402,471	0	105,892	26,473	79,419	1,296,579	64,829	1,361,408
2036	66	1,361,408	0	109,068	27,267	81,801	1,252,340	62,617	1,314,957
2037	67	1,314,957	0	112,341	28,085	84,256	1,202,616	60,131	1,262,747
2038	68	1,262,747	0	115,709	28,927	86,782	1,147,038	57,352	1,204,390
2039	69	1,204,390	0	119,183	29,796	89,387	1,085,207	54,260	1,139,467
2040	70	1,139,467	0	122,757	30,689	92,068	1,016,710	50,836	1,067,546
2041	71	1,067,546	0	126,440	31,610	94,830	941,106	47,055	988,161
2042	72	988,161	0	130,235	32,559	97,676	857,926	42,896	900,822
2043	73	900,822	0	134,140	33,535	100,605	766,682	38,334	805,016

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2044	74	805,016	0	138,165	34,541	103,624	666,851	33,343	700,194
2045	75	700,194	0	142,309	35,577	106,732	557,885	27,894	585,779
2046	76	585,779	0	146,579	36,645	109,934	439,200	21,960	461,160
2047	77	461,160	0	150,976	37,744	113,232	310,184	15,509	325,693
2048	78	325,693	0	155,505	38,876	116,629	170,188	8,509	178,697
2049	79	178,697	0	160,171	40,043	120,128	18,526	926	19,452
2050	80	19,452	0	19,452	4,863	14,589	0	0	0
2051	81	0	0	0	0	0	0	0	0
2052	82	0	0	0	0	0	0	0	0
2053	83	0	0	0	0	0	0	0	0
2054	84	0	0	0	0	0	0	0	0
2055	85	0	0	0	0	0	0	0	0
2056	86	0	0	0	0	0	0	0	0
2057	87	0	0	0	0	0	0	0	0
2058	88	0	0	0	0	0	0	0	0
2059	89	0	0	0	0	0	0	0	0
2060	90	0	0	0	0	0	0	0	0

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Survivor Needs Details

Year	Age	Education Costs	Living Expenses @3.00%	Total Expenses	Income Applied Towards Needs	Capital Withdrawal to Meet Needs	Remaining Need (Deficit)
2010	40	\$0	\$65,004	\$65,004	\$31,500	\$33,504	\$0
2011	41	0	66,954	66,954	42,542	24,412	0
2012	42	0	68,963	68,963	43,818	25,145	0
2013	43	0	71,032	71,032	45,133	25,899	0
2014	44	0	73,163	73,163	46,487	26,676	0
2015	45	0	75,357	75,357	47,881	27,476	0
2016	46	0	77,618	77,618	49,318	28,300	0
2017	47	0	79,947	79,947	50,797	29,150	0
2018	48	38,003	82,345	120,348	52,321	68,027	0
2019	49	39,143	84,815	123,958	53,891	70,067	0
2020	50	40,317	87,360	127,677	52,333	85,344	0
2021	51	41,527	89,981	131,508	43,604	87,904	0
2022	52	0	92,680	92,680	44,911	47,769	0
2023	53	0	95,461	95,461	46,259	49,202	0
2024	54	0	98,324	98,324	47,647	50,677	0
2025	55	0	101,274	101,274	49,076	52,198	0
2026	56	0	104,312	104,312	50,548	53,764	0
2027	57	0	107,442	107,442	52,065	55,377	0
2028	58	0	110,665	110,665	53,626	57,039	0
2029	59	0	113,985	113,985	55,236	58,749	0
2030	60	0	117,404	117,404	56,892	60,512	0
2031	61	0	120,927	120,927	58,599	62,328	0
2032	62	0	124,554	124,554	60,357	64,197	0
2033	63	0	128,291	128,291	62,168	66,123	0
2034	64	0	132,140	132,140	64,033	68,107	0
2035	65	0	136,104	136,104	56,685	79,419	0
2036	66	0	140,187	140,187	58,386	81,801	0
2037	67	0	144,393	144,393	60,137	84,256	0
2038	68	0	148,724	148,724	61,942	86,782	0
2039	69	0	153,186	153,186	63,799	89,387	0
2040	70	0	157,782	157,782	65,714	92,068	0
2041	71	0	162,515	162,515	67,685	94,830	0
2042	72	0	167,391	167,391	69,715	97,676	0
2043	73	0	172,412	172,412	71,807	100,605	0
2044	74	0	177,585	177,585	73,961	103,624	0
2045	75	0	182,912	182,912	76,180	106,732	0
2046	76	0	188,400	188,400	78,466	109,934	0
2047	77	0	194,052	194,052	80,820	113,232	0
2048	78	0	199,873	199,873	83,244	116,629	0
2049	79	0	205,869	205,869	85,741	120,128	0
2050	80	0	212,046	212,046	88,314	14,589	109,143
2051	81	0	218,407	218,407	90,963	0	127,444
2052	82	0	224,959	224,959	93,692	0	131,267
2053	83	0	231,708	231,708	96,503	0	135,205
2054	84	0	238,659	238,659	99,398	0	139,261
2055	85	0	245,819	245,819	102,380	0	143,439
2056	86	0	253,193	253,193	105,451	0	147,742
2057	87	0	260,789	260,789	108,615	0	152,174
2058	88	0	268,613	268,613	111,873	0	156,740
2059	89	0	276,671	276,671	115,230	0	161,441
2060	90	0	284,971	284,971	118,686	0	166,285
				8,776,208	3,436,429	2,769,638	1,570,141

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Your Resources plus Additional Insurance

Your capital resources, insurance proceeds and continuing income sources can be used to offset the expenses that will occur after a premature death. But these resources may not be enough. Let's take a look at how your assets and income stack up against your projected expenses in the event that **John** dies prematurely in **2010**.

Kimberly will have the following sources of income to help cover expenses until **2060**:

▶ Kimberly's Social Security	\$16,848/yr	2035-2060
▶ Kim's Pension	\$18,000/yr	2035-2060
▶ Kim's Salary	\$45,000/yr	2010-2035

You currently have **\$365,000** of available capital resources and **\$600,000** in existing life insurance coverage. Together, these assets provide a total of **\$965,000** to offset your projected expenses. With additional life insurance benefits of **\$219,000** you will be able to fully offset your projected expenses.

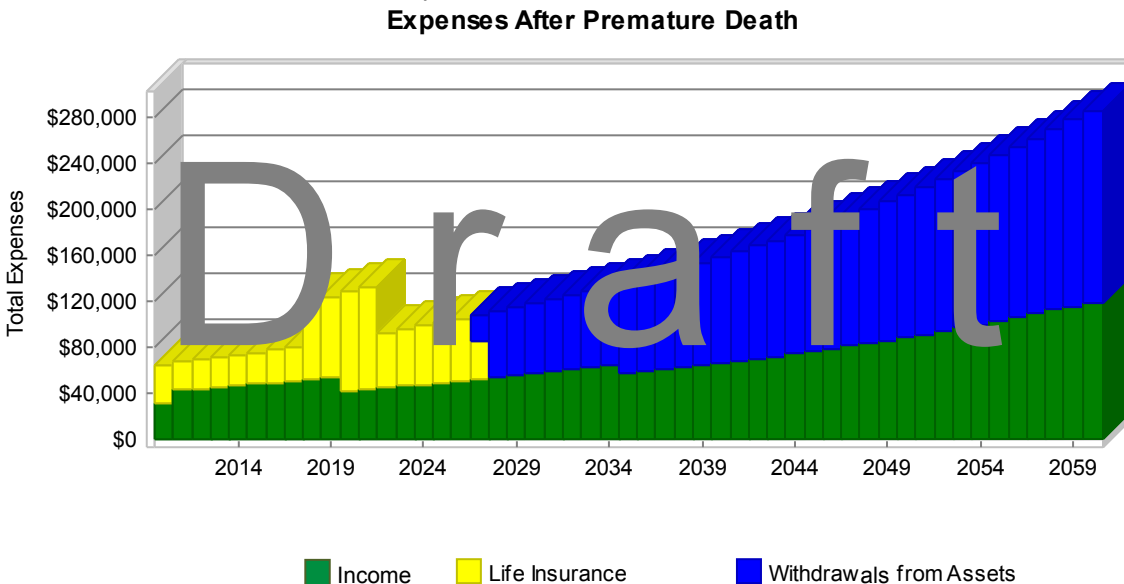
You are expecting to receive the following capital addition in the given year.

▶ Inheritance	\$200,000	2030
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For purposes of this analysis, we'll assume that capital resources and insurance proceeds will grow at **6.00%** prior to **Kimberly's** assumed retirement age and **5.00%** after retirement. Withdrawals from capital resources will be taxed at a rate of **25.0%**. Income will be indexed at **3.00%** and will be subject to a **30.0%** income tax.

How will you cover your expenses?

The chart below illustrates how your income, capital resources and insurance benefits would stack up against your projected expenses. Each column represents the total expenses in a given year, and the colors in each column indicate the resources used to meet those expenses.



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Additional Insurance \$219,000
Years Funded 51
Unfunded Years 0
Assets Remaining in Estate \$1,015,450

Capital Resources plus Insurance Details

Capital Resources Today: \$365,000 Inheritance in 2030 (EOY): \$200,000
 Existing Life Insurance Benefits: \$600,000
 Additional Life Insurance Benefits: \$219,000
 Total Capital Resources: **\$1,184,000**
 Pre-Retirement Growth Rate: 6.00%
 Post-Retirement Growth Rate: 5.00%

Year	Age	BOY Capital Resources	Withdrawals from Insurance Proceeds	Withdrawals from Savings	Taxation on Savings Withdrawals at 25.00%	Net Withdrawals Applied to Expenses	Total Capital after Withdrawals	Growth	EOY Capital Resources
2010	40	\$1,184,000	\$33,504	\$0	\$0	\$33,504	\$1,150,496	\$69,030	\$1,219,526
2011	41	1,219,526	24,412	0	0	24,412	1,195,114	71,707	1,266,821
2012	42	1,266,821	25,145	0	0	25,145	1,241,676	74,500	1,316,176
2013	43	1,316,176	25,899	0	0	25,899	1,290,277	77,416	1,367,693
2014	44	1,367,693	26,676	0	0	26,676	1,341,017	80,461	1,421,478
2015	45	1,421,478	27,476	0	0	27,476	1,394,002	83,640	1,477,642
2016	46	1,477,642	28,300	0	0	28,300	1,449,342	86,960	1,536,302
2017	47	1,536,302	29,150	0	0	29,150	1,507,152	90,429	1,597,581
2018	48	1,597,581	68,027	0	0	68,027	1,529,554	91,774	1,621,328
2019	49	1,621,328	70,067	0	0	70,067	1,551,261	93,076	1,644,337
2020	50	1,644,337	85,344	0	0	85,344	1,558,993	93,540	1,652,533
2021	51	1,652,533	87,904	0	0	87,904	1,564,629	93,878	1,658,507
2022	52	1,658,507	47,769	0	0	47,769	1,610,738	96,645	1,707,383
2023	53	1,707,383	49,202	0	0	49,202	1,658,181	99,491	1,757,672
2024	54	1,757,672	50,677	0	0	50,677	1,706,995	102,420	1,809,415
2025	55	1,809,415	52,198	0	0	52,198	1,757,217	105,433	1,862,650
2026	56	1,862,650	53,764	0	0	53,764	1,808,886	108,533	1,917,419
2027	57	1,917,419	33,486	29,188	7,297	55,377	1,854,745	111,285	1,966,030
2028	58	1,966,030	0	76,052	19,013	57,039	1,889,978	113,399	2,003,377
2029	59	2,003,377	0	78,332	19,583	58,749	1,925,045	115,503	2,040,548
2030	60	2,040,548	0	80,683	20,171	60,512	1,959,865	117,592	2,277,457
2031	61	2,277,457	0	83,104	20,776	62,328	2,194,353	131,661	2,326,014
2032	62	2,326,014	0	85,596	21,399	64,197	2,240,418	134,425	2,374,843
2033	63	2,374,843	0	88,164	22,041	66,123	2,286,679	137,201	2,423,880
2034	64	2,423,880	0	90,809	22,702	68,107	2,333,071	139,984	2,473,055
2035	65	2,473,055	0	105,892	26,473	79,419	2,367,163	118,358	2,485,521
2036	66	2,485,521	0	109,068	27,267	81,801	2,376,453	118,823	2,495,276
2037	67	2,495,276	0	112,341	28,085	84,256	2,382,935	119,147	2,502,082
2038	68	2,502,082	0	115,709	28,927	86,782	2,386,373	119,319	2,505,692
2039	69	2,505,692	0	119,183	29,796	89,387	2,386,509	119,325	2,505,834
2040	70	2,505,834	0	122,757	30,689	92,068	2,383,077	119,154	2,502,231
2041	71	2,502,231	0	126,440	31,610	94,830	2,375,791	118,790	2,494,581
2042	72	2,494,581	0	130,235	32,559	97,676	2,364,346	118,217	2,482,563

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2043	73	2,482,563	0	134,140	33,535	100,605	2,348,423	117,421	2,465,844
2044	74	2,465,844	0	138,165	34,541	103,624	2,327,679	116,384	2,444,063
2045	75	2,444,063	0	142,309	35,577	106,732	2,301,754	115,088	2,416,842
2046	76	2,416,842	0	146,579	36,645	109,934	2,270,263	113,513	2,383,776
2047	77	2,383,776	0	150,976	37,744	113,232	2,232,800	111,640	2,344,440
2048	78	2,344,440	0	155,505	38,876	116,629	2,188,935	109,447	2,298,382
2049	79	2,298,382	0	160,171	40,043	120,128	2,138,211	106,911	2,245,122
2050	80	2,245,122	0	164,976	41,244	123,732	2,080,146	104,007	2,184,153
2051	81	2,184,153	0	169,925	42,481	127,444	2,014,228	100,711	2,114,939
2052	82	2,114,939	0	175,023	43,756	131,267	1,939,916	96,996	2,036,912
2053	83	2,036,912	0	180,273	45,068	135,205	1,856,639	92,832	1,949,471
2054	84	1,949,471	0	185,681	46,420	139,261	1,763,790	88,190	1,851,980
2055	85	1,851,980	0	191,252	47,813	143,439	1,660,728	83,036	1,743,764
2056	86	1,743,764	0	196,989	49,247	147,742	1,546,775	77,339	1,624,114
2057	87	1,624,114	0	202,899	50,725	152,174	1,421,215	71,061	1,492,276
2058	88	1,492,276	0	208,987	52,247	156,740	1,283,289	64,164	1,347,453
2059	89	1,347,453	0	215,255	53,814	161,441	1,132,198	56,610	1,188,808
2060	90	1,188,808	0	221,713	55,428	166,285	967,095	48,355	1,015,450

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Survivor Needs plus Insurance Details

Year	Age	Education Costs	Living Expenses @3.00%	Total Expenses	Income Applied Towards Needs	Capital Withdrawal to Meet Needs
2010	40	\$0	\$65,004	\$65,004	\$31,500	\$33,504
2011	41	0	66,954	66,954	42,542	24,412
2012	42	0	68,963	68,963	43,818	25,145
2013	43	0	71,032	71,032	45,133	25,899
2014	44	0	73,163	73,163	46,487	26,676
2015	45	0	75,357	75,357	47,881	27,476
2016	46	0	77,618	77,618	49,318	28,300
2017	47	0	79,947	79,947	50,797	29,150
2018	48	38,003	82,345	120,348	52,321	68,027
2019	49	39,143	84,815	123,958	53,891	70,067
2020	50	40,317	87,360	127,677	42,333	85,344
2021	51	41,527	89,981	131,508	43,604	87,904
2022	52	0	92,680	92,680	44,911	47,769
2023	53	0	95,461	95,461	46,259	49,202
2024	54	0	98,324	98,324	47,647	50,677
2025	55	0	101,274	101,274	49,076	52,198
2026	56	0	104,312	104,312	50,548	53,764
2027	57	0	107,442	107,442	52,065	55,377
2028	58	0	110,665	110,665	53,626	57,039
2029	59	0	113,985	113,985	55,236	58,749
2030	60	0	117,404	117,404	56,892	60,512
2031	61	0	120,927	120,927	58,599	62,328
2032	62	0	124,554	124,554	60,357	64,197
2033	63	0	128,291	128,291	62,168	66,123
2034	64	0	132,140	132,140	64,033	68,107
2035	65	0	136,104	136,104	56,685	79,419
2036	66	0	140,187	140,187	58,386	81,801
2037	67	0	144,393	144,393	60,137	84,256
2038	68	0	148,724	148,724	61,942	86,782
2039	69	0	153,186	153,186	63,799	89,387
2040	70	0	157,782	157,782	65,714	92,068
2041	71	0	162,515	162,515	67,685	94,830
2042	72	0	167,391	167,391	69,715	97,676
2043	73	0	172,412	172,412	71,807	100,605
2044	74	0	177,585	177,585	73,961	103,624
2045	75	0	182,912	182,912	76,180	106,732
2046	76	0	188,400	188,400	78,466	109,934
2047	77	0	194,052	194,052	80,820	113,232
2048	78	0	199,873	199,873	83,244	116,629
2049	79	0	205,869	205,869	85,741	120,128
2050	80	0	212,046	212,046	88,314	123,732
2051	81	0	218,407	218,407	90,963	127,444
2052	82	0	224,959	224,959	93,692	131,267
2053	83	0	231,708	231,708	96,503	135,205
2054	84	0	238,659	238,659	99,398	139,261
2055	85	0	245,819	245,819	102,380	143,439
2056	86	0	253,193	253,193	105,451	147,742
2057	87	0	260,789	260,789	108,615	152,174
2058	88	0	268,613	268,613	111,873	156,740
2059	89	0	276,671	276,671	115,230	161,441
2060	90	0	284,971	284,971	118,686	166,285
				8,776,208	3,436,429	4,339,779

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Premature Spouse Death

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The Cost of a Premature Spouse Death

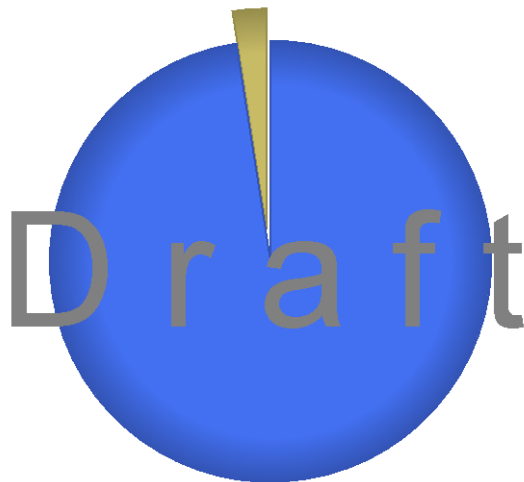
When a person dies prematurely, they leave behind many expenses with which their dependents must cope. Everyday living expenses, ongoing liabilities such as mortgage payments, and the funding of education for children are just a few examples of the expenses that may need to be covered. Life Insurance provides a safety net by which you can ensure that those you leave behind are able to meet their expenses and enjoy the standard of living that you would want.

The first step in determining what the right level of protection is for you and your family is to get an idea of the expenses that will need to be funded in the event of your premature death.

Total Future Living Expenses	\$6,272,981
Total Liabilities & Education	\$158,990
Total Expenses	\$6,431,971

What will your expenses be?

Based upon the anticipated expenses listed below, you can expect to incur **\$6,431,971** of total expenses over the **46** years following **Kimberly's** premature death in **2010**. The chart below shows the portion of the total cost associated with each type of expense.



- Living Expenses (97.53%)
- Education Costs (2.47%)

YOUR ANTICIPATED EXPENSES	
Living Expenses:	\$5,417 per month (\$65,004 per year)
Expenses Grow at:	3.00% per year
Fund Expenses Until:	Death of Spouse 2055
Liabilities to Pay Off:	\$0
Educations to Fund:	Samantha's College

Keep in Mind...

The cost of a premature death does not remain constant. As certain life events occur, it makes sense to review how these costs may change and whether you are properly protected. These life events may include purchasing a new home, the birth of a child, changing jobs, divorce or retirement.

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Your Current Resources

Your capital resources, insurance proceeds and continuing income sources can be used to offset the expenses that will occur after a premature death. But these resources may not be enough. Let's take a look at how your assets and income stack up against your projected expenses in the event that **Kimberly** dies prematurely in **2010**.

John will have the following sources of income to help cover expenses until **2055**:

- ▶ John's Social Security **\$20,676/yr** 2030-2055
- ▶ John's Salary **\$75,000/yr** 2010-2030

You currently have **\$365,000** of available capital resources and **\$0** in existing life insurance coverage. Together, these assets provide a total of **\$365,000** to offset your projected expenses.

You are expecting to receive the following capital addition in the given year.

- ▶ Inheritance **\$200,000** 2030

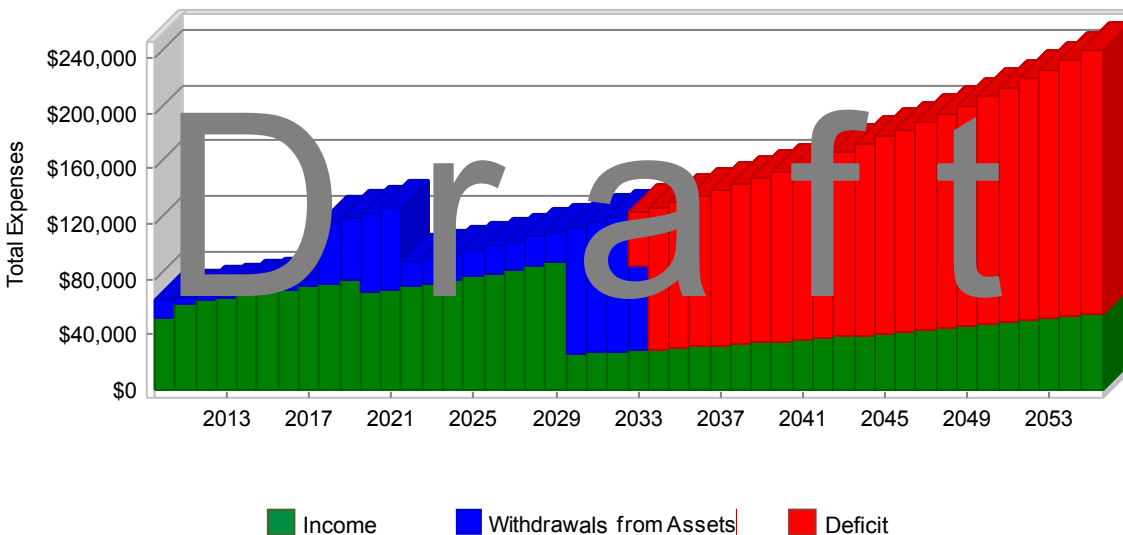
For purposes of this analysis, we'll assume that capital resources and insurance proceeds will grow at **6.00%** prior to **John's** assumed retirement age and **5.00%** after retirement. Withdrawals from capital resources will be taxed at a rate of **25.0%**. Income will be indexed at **3.00%** and will be subject to a **30.0%** income tax.

Total Years to Fund
46
Years Currently Funded
23
Unfunded Years
23
Additional Insurance Needed to cover shortfall
\$562,000

How will you cover your expenses?

The chart below illustrates how your income, capital resources and insurance benefits would stack up against your projected expenses. Each column represents the total expenses in a given year, and the colors in each column indicate the resources used to meet those expenses.

Expenses After Premature Death



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Survivor Income Details

Year	Age	Income from Flows	SS Income	Total Income Sources	Income Taxes @30.00%	Net Income Applied to Needs
2010	45	\$75,000	\$0	\$75,000	\$22,500	\$52,500
2011	46	77,250	12,496	89,746	26,924	62,822
2012	47	79,568	12,871	92,439	27,732	64,707
2013	48	81,955	13,257	95,212	28,564	66,648
2014	49	84,413	13,655	98,068	29,420	68,648
2015	50	86,946	14,064	101,010	30,303	70,707
2016	51	89,554	14,486	104,040	31,212	72,828
2017	52	92,241	14,921	107,162	32,149	75,013
2018	53	95,008	15,368	110,376	33,113	77,263
2019	54	97,858	15,830	113,688	34,106	79,582
2020	55	100,794	0	100,794	30,238	70,556
2021	56	103,818	0	103,818	31,145	72,673
2022	57	106,932	0	106,932	32,080	74,852
2023	58	110,140	0	110,140	33,042	77,098
2024	59	113,444	0	113,444	34,033	79,411
2025	60	116,848	0	116,848	35,054	81,794
2026	61	120,353	0	120,353	36,106	84,247
2027	62	123,964	0	123,964	37,189	86,775
2028	63	127,682	0	127,682	38,305	89,377
2029	64	131,513	0	131,513	39,454	92,059
2030	65	0	37,343	37,343	11,203	26,140
2031	66	0	38,463	38,463	11,539	26,924
2032	67	0	39,617	39,617	11,885	27,732
2033	68	0	40,806	40,806	12,242	28,564
2034	69	0	42,030	42,030	12,609	29,421
2035	70	0	43,291	43,291	12,987	30,304
2036	71	0	44,590	44,590	13,377	31,213
2037	72	0	45,927	45,927	13,778	32,149
2038	73	0	47,305	47,305	14,192	33,113
2039	74	0	48,724	48,724	14,617	34,107
2040	75	0	50,186	50,186	15,056	35,130
2041	76	0	51,692	51,692	15,508	36,184
2042	77	0	53,242	53,242	15,973	37,269
2043	78	0	54,840	54,840	16,452	38,388
2044	79	0	56,485	56,485	16,946	39,539
2045	80	0	58,179	58,179	17,454	40,725
2046	81	0	59,925	59,925	17,978	41,947
2047	82	0	61,723	61,723	18,517	43,206
2048	83	0	63,574	63,574	19,072	44,502
2049	84	0	65,481	65,481	19,644	45,837
2050	85	0	67,446	67,446	20,234	47,212
2051	86	0	69,469	69,469	20,841	48,628
2052	87	0	71,553	71,553	21,466	50,087
2053	88	0	73,700	73,700	22,110	51,590
2054	89	0	75,911	75,911	22,773	53,138
2055	90	0	78,188	78,188	23,456	54,732
				3,581,919	1,074,578	2,507,341

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Capital Resources Details

Capital Resources Today: \$365,000
 Existing Life Insurance Benefits: \$0
 Total Capital Resources: **\$365,000**
 Pre-Retirement Growth Rate: 6.00%
 Post-Retirement Growth Rate: 5.00%

Inheritance in 2030 (EOY): \$200,000

Year	Age	BOY Capital Resources	Withdrawals from Savings	Taxation on Savings Withdrawals at 25.00%	Net Withdrawals Applied to Expenses	Total Capital after Withdrawals	Growth	EOY Capital Resources
2010	45	\$365,000	\$16,672	\$4,168	\$12,504	\$348,328	\$20,900	\$369,228
2011	46	369,228	5,509	1,377	4,132	363,719	21,823	385,542
2012	47	385,542	5,675	1,419	4,256	379,867	22,792	402,659
2013	48	402,659	5,845	1,461	4,384	396,814	23,809	420,623
2014	49	420,623	6,020	1,505	4,515	414,603	24,876	439,479
2015	50	439,479	6,200	1,550	4,650	433,279	25,997	459,276
2016	51	459,276	6,387	1,597	4,790	452,889	27,173	480,062
2017	52	480,062	6,579	1,645	4,934	473,483	28,409	501,892
2018	53	501,892	57,447	14,362	43,085	444,445	26,667	471,112
2019	54	471,112	59,168	14,792	44,376	411,944	24,717	436,661
2020	55	436,661	76,161	19,040	57,121	360,500	21,630	382,130
2021	56	382,130	78,447	19,612	58,835	303,683	18,221	321,904
2022	57	321,904	23,771	5,943	17,828	298,133	17,888	316,021
2023	58	316,021	24,484	6,121	18,363	291,537	17,492	309,029
2024	59	309,029	25,217	6,304	18,913	283,812	17,029	300,841
2025	60	300,841	25,973	6,493	19,480	274,868	16,492	291,360
2026	61	291,360	26,753	6,688	20,065	264,607	15,876	280,483
2027	62	280,483	27,556	6,889	20,667	252,927	15,176	268,103
2028	63	268,103	28,384	7,096	21,288	239,719	14,383	254,102
2029	64	254,102	29,235	7,309	21,926	224,867	13,492	238,359
2030	65	238,359	121,685	30,421	91,264	116,674	5,834	322,508
2031	66	322,508	125,337	31,334	94,003	197,171	9,859	207,030
2032	67	207,030	129,096	32,274	96,822	77,934	3,897	81,831
2033	68	81,831	81,831	20,458	61,373	0	0	0
2034	69	0	0	0	0	0	0	0
2035	70	0	0	0	0	0	0	0
2036	71	0	0	0	0	0	0	0
2037	72	0	0	0	0	0	0	0
2038	73	0	0	0	0	0	0	0
2039	74	0	0	0	0	0	0	0
2040	75	0	0	0	0	0	0	0
2041	76	0	0	0	0	0	0	0
2042	77	0	0	0	0	0	0	0

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Survivor Needs Details

Year	Age	Education Costs	Living Expenses @3.00%	Total Expenses	Income Applied Towards Needs	Capital Withdrawal to Meet Needs	Remaining Need (Deficit)
2010	45	\$0	\$65,004	\$65,004	\$52,500	\$12,504	\$0
2011	46	0	66,954	66,954	62,822	4,132	0
2012	47	0	68,963	68,963	64,707	4,256	0
2013	48	0	71,032	71,032	66,648	4,384	0
2014	49	0	73,163	73,163	68,648	4,515	0
2015	50	0	75,357	75,357	70,707	4,650	0
2016	51	0	77,618	77,618	72,828	4,790	0
2017	52	0	79,947	79,947	75,013	4,934	0
2018	53	38,003	82,345	120,348	77,263	43,085	0
2019	54	39,143	84,815	123,958	79,582	44,376	0
2020	55	40,317	87,360	127,677	70,556	57,121	0
2021	56	41,527	89,981	131,508	72,673	58,835	0
2022	57	0	92,680	92,680	74,852	17,828	0
2023	58	0	95,461	95,461	77,098	18,363	0
2024	59	0	98,324	98,324	79,411	18,913	0
2025	60	0	101,274	101,274	81,794	19,480	0
2026	61	0	104,312	104,312	84,247	20,065	0
2027	62	0	107,442	107,442	86,775	20,667	0
2028	63	0	110,665	110,665	89,377	21,288	0
2029	64	0	113,985	113,985	92,059	21,926	0
2030	65	0	117,404	117,404	26,140	91,264	0
2031	66	0	120,927	120,927	26,924	94,003	0
2032	67	0	124,554	124,554	27,732	96,822	0
2033	68	0	128,291	128,291	28,564	61,373	38,354
2034	69	0	132,140	132,140	29,421	0	102,719
2035	70	0	136,104	136,104	30,304	0	105,800
2036	71	0	140,187	140,187	31,213	0	108,974
2037	72	0	144,393	144,393	32,149	0	112,244
2038	73	0	148,724	148,724	33,113	0	115,611
2039	74	0	153,186	153,186	34,107	0	119,079
2040	75	0	157,782	157,782	35,130	0	122,652
2041	76	0	162,515	162,515	36,184	0	126,331
2042	77	0	167,391	167,391	37,269	0	130,122
2043	78	0	172,412	172,412	38,388	0	134,024
2044	79	0	177,585	177,585	39,539	0	138,046
2045	80	0	182,912	182,912	40,725	0	142,187
2046	81	0	188,400	188,400	41,947	0	146,453
2047	82	0	194,052	194,052	43,206	0	150,846
2048	83	0	199,873	199,873	44,502	0	155,371
2049	84	0	205,869	205,869	45,837	0	160,032
2050	85	0	212,046	212,046	47,212	0	164,834
2051	86	0	218,407	218,407	48,628	0	169,779
2052	87	0	224,959	224,959	50,087	0	174,872
2053	88	0	231,708	231,708	51,590	0	180,118
2054	89	0	238,659	238,659	53,138	0	185,521
2055	90	0	245,819	245,819	54,732	0	191,087
				6,431,971	2,507,341	749,574	3,175,056

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Your Resources plus Additional Insurance

Your capital resources, insurance proceeds and continuing income sources can be used to offset the expenses that will occur after a premature death. But these resources may not be enough. Let's take a look at how your assets and income stack up against your projected expenses in the event that **Kimberly** dies prematurely in **2010**.

John will have the following sources of income to help cover expenses until **2055**:

- ▶ John's Social Security **\$20,676/yr** 2030-2055
- ▶ John's Salary **\$75,000/yr** 2010-2030

You currently have **\$365,000** of available capital resources and **\$0** in existing life insurance coverage. Together, these assets provide a total of **\$365,000** to offset your projected expenses. With additional life insurance benefits of **\$562,000** you will be able to fully offset your projected expenses.

You are expecting to receive the following capital addition in the given year.

- ▶ Inheritance **\$200,000** 2030

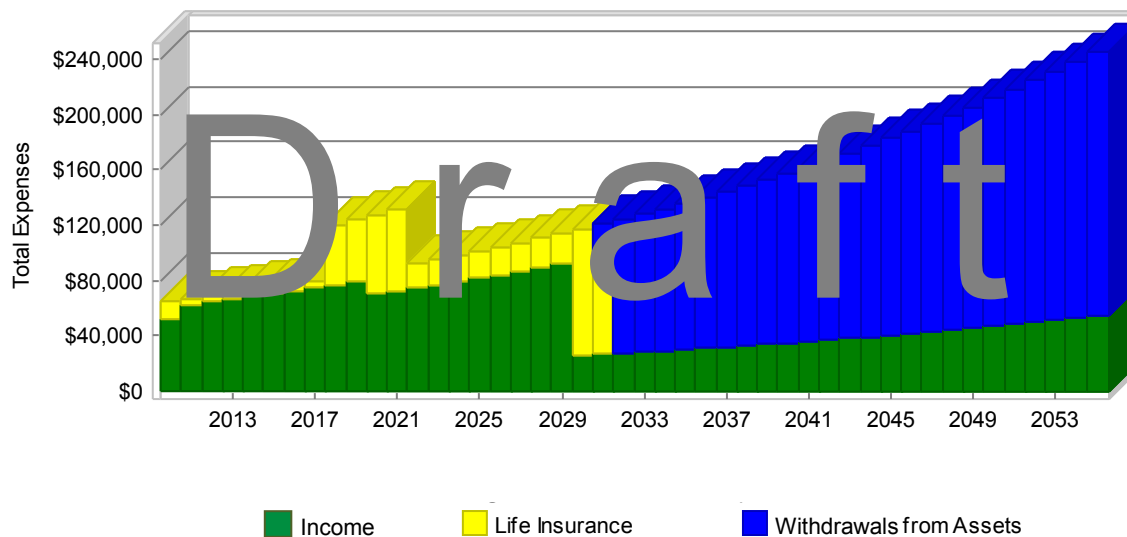
For purposes of this analysis, we'll assume that capital resources and insurance proceeds will grow at **6.00%** prior to **John's** assumed retirement age and **5.00%** after retirement. Withdrawals from capital resources will be taxed at a rate of **25.0%**. Income will be indexed at **3.00%** and will be subject to a **30.0%** income tax.

Additional Insurance	\$562,000
Years Funded	46
Unfunded Years	0
Assets Remaining in Estate	\$5,332

How will you cover your expenses?

The chart below illustrates how your income, capital resources and insurance benefits would stack up against your projected expenses. Each column represents the total expenses in a given year, and the colors in each column indicate the resources used to meet those expenses.

Expenses After Premature Death



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2043	78	2,078,117	0	178,699	44,675	134,024	1,899,418	94,971	1,994,389
2044	79	1,994,389	0	184,061	46,015	138,046	1,810,328	90,516	1,900,844
2045	80	1,900,844	0	189,583	47,396	142,187	1,711,261	85,563	1,796,824
2046	81	1,796,824	0	195,271	48,818	146,453	1,601,553	80,078	1,681,631
2047	82	1,681,631	0	201,128	50,282	150,846	1,480,503	74,025	1,554,528
2048	83	1,554,528	0	207,161	51,790	155,371	1,347,367	67,368	1,414,735
2049	84	1,414,735	0	213,376	53,344	160,032	1,201,359	60,068	1,261,427
2050	85	1,261,427	0	219,779	54,945	164,834	1,041,648	52,082	1,093,730
2051	86	1,093,730	0	226,372	56,593	169,779	867,358	43,368	910,726
2052	87	910,726	0	233,163	58,291	174,872	677,563	33,878	711,441
2053	88	711,441	0	240,157	60,039	180,118	471,284	23,564	494,848
2054	89	494,848	0	247,361	61,840	185,521	247,487	12,374	259,861
2055	90	259,861	0	254,783	63,696	191,087	5,078	254	5,332

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Survivor Needs plus Insurance Details

Year	Age	Education Costs	Living Expenses @3.00%	Total Expenses	Income Applied Towards Needs	Capital Withdrawal to Meet Needs
2010	45	\$0	\$65,004	\$65,004	\$52,500	\$12,504
2011	46	0	66,954	66,954	62,822	4,132
2012	47	0	68,963	68,963	64,707	4,256
2013	48	0	71,032	71,032	66,648	4,384
2014	49	0	73,163	73,163	68,648	4,515
2015	50	0	75,357	75,357	70,707	4,650
2016	51	0	77,618	77,618	72,828	4,790
2017	52	0	79,947	79,947	75,013	4,934
2018	53	38,003	82,345	120,348	77,263	43,085
2019	54	39,143	84,815	123,958	79,582	44,376
2020	55	40,317	87,360	127,677	70,556	57,121
2021	56	41,527	89,981	131,508	72,673	58,835
2022	57	0	92,680	92,680	74,852	17,828
2023	58	0	95,461	95,461	77,098	18,363
2024	59	0	98,324	98,324	79,411	18,913
2025	60	0	101,274	101,274	81,794	19,480
2026	61	0	104,312	104,312	84,247	20,065
2027	62	0	107,442	107,442	86,775	20,667
2028	63	0	110,665	110,665	89,377	21,288
2029	64	0	113,985	113,985	92,059	21,926
2030	65	0	117,404	117,404	26,140	91,264
2031	66	0	120,927	120,927	26,924	94,003
2032	67	0	124,554	124,554	27,732	96,822
2033	68	0	128,291	128,291	28,564	99,727
2034	69	0	132,140	132,140	29,421	102,719
2035	70	0	136,104	136,104	30,304	105,800
2036	71	0	140,187	140,187	31,213	108,974
2037	72	0	144,393	144,393	32,149	112,244
2038	73	0	148,724	148,724	33,113	115,611
2039	74	0	153,186	153,186	34,107	119,079
2040	75	0	157,782	157,782	35,130	122,652
2041	76	0	162,515	162,515	36,184	126,331
2042	77	0	167,391	167,391	37,269	130,122
2043	78	0	172,412	172,412	38,388	134,024
2044	79	0	177,585	177,585	39,539	138,046
2045	80	0	182,912	182,912	40,725	142,187
2046	81	0	188,400	188,400	41,947	146,453
2047	82	0	194,052	194,052	43,206	150,846
2048	83	0	199,873	199,873	44,502	155,371
2049	84	0	205,869	205,869	45,837	160,032
2050	85	0	212,046	212,046	47,212	164,834
2051	86	0	218,407	218,407	48,628	169,779
2052	87	0	224,959	224,959	50,087	174,872
2053	88	0	231,708	231,708	51,590	180,118
2054	89	0	238,659	238,659	53,138	185,521
2055	90	0	245,819	245,819	54,732	191,087
				6,431,971	2,507,341	3,924,630

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Analysis Result Summary

This report summarizes the results of the analyses for John and Kimberly Powers. It provides the information that is the basis for the "takeaway" message. All of the details concerning the process of how these results were arrived at are contained in the specific chapters for each selected analysis.

Family Information

Client: John and Kimberly Powers
Address: 123 Main Street
Anytown, US 10203

Client: John Powers
Date of Birth: 1/1/1965
Current Age: 45

Spouse: Kimberly Powers
Date of Birth: 1/1/1970
Current Age: 40

Children	Gender	Age	Date of Birth
Samantha Powers	Female	10	5/26/2000

Financial Representative Information

Prepared By: Matt Rogers

Analysis Performed

- Life Insurance Analysis
for: *Premature Client Death*
for: *Premature Spouse Death*

Result Summary

Total Years to Fund	51
Years Currently Funded	40
Unfunded Years	11
Additional Insurance Needed to Cover Shortfall	\$219,000

The life insurance analysis looks at the impact of an unexpected premature death to *John*. It compares the survivors' expected needs to the income and capital resources that may be available. If a shortfall exists, the required amount of life insurance needed to cover the shortfall is calculated.

Based upon the assumptions utilized in this analysis, *John* is projected to have a funding **shortfall** based upon the survivor needs expected with a premature death in *2010*. This projected shortfall is estimated to result in **11** unfunded years. The amount of new life insurance necessary to cover all assumed survivor needs is **\$219,000**.

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Result Summary

Total Years to Fund	46
Years Currently Funded	23
Unfunded Years	23
Additional Insurance Needed to Cover Shortfall	\$562,000

The life insurance analysis looks at the impact of an unexpected premature death to *Kimberly*. It compares the survivors' expected needs to the income and capital resources that may be available. If a shortfall exists, the required amount of life insurance needed to cover the shortfall is calculated.

Based upon the assumptions utilized in this analysis, *Kimberly* is projected to have a funding **shortfall** based upon the survivor needs expected with a premature death in *2010*. This projected shortfall is estimated to result in **23** unfunded years. The amount of new life insurance necessary to cover all assumed survivor needs is **\$562,000**.

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Information Summary

The following financial information and assumptions were used in the preparation of this analysis.

Family Information

Client: John and Kimberly Powers
Address: 123 Main Street
Anytown, US 10203

Client: John Powers	Spouse: Kimberly Powers
Date of Birth: 1/1/1965	Date of Birth: 1/1/1970
Current Age: 45	Current Age: 40

Children	Gender	Age	Date of Birth
Samantha Powers	Female	10	5/26/2000

Information Summary

Basic Assumptions

Analysis for: John Powers	Premature Death Occurs in: 2010
Date of Birth: 1/1/1965	Analysis Ends in: 2060
Current Age: 45	

Financial Assumptions

Assets Grow at: 6.00% before retirement	Withdrawals are Taxed at: 25.00%
5.00% after retirement	Income is Taxed at: 30.00%
Income is Indexed at: 3.00%	Survivor's Living Expenses: \$5,417/month
Expenses Grow at: 3.00%	(\$65,004/yr)

Existing Life Insurance

Policy Name	Type	Insured	Death Benefit
John's Life Policy	Term Life	John Powers	\$600,000
Total			\$600,000

Assets

Asset	Current Value
Brokerage (Taxable Investment)	\$125,000
John's 401K (Qualified Retirement - Traditional 401(k))	\$240,000
Total	\$365,000

Capital Additions	Year	Future Value
Inheritance	2030	\$200,000

Income Sources

	From	Until	Annual Amount
John's Social Security	2030	2060	\$20,676
Kimberly's Social Security	2035	2060	\$16,848
Surviving Child Benefit per child			\$14,004
Kim's Pension	2035	2060	\$18,000
Kim's Salary	2010	2035	\$45,000

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Information Summary

Basic Assumptions

Analysis for: Kimberly Powers

Date of Birth: 1/1/1970

Current Age: 40

Premature Death Occurs in: 2010

Analysis Ends in: 2055

Financial Assumptions

Assets Grow at: 6.00% before retirement
5.00% after retirement

Withdrawals are Taxed at: 25.00%

Income is Taxed at: 30.00%

Income is Indexed at: 3.00%

Survivor's Living Expenses: \$5,417/month

Expenses Grow at: 3.00%

(\$65,004/yr)

Existing Life Insurance

Policy Name	Type	Insured	Death Benefit
None			

Assets

Asset	Current Value
Brokerage (Taxable Investment)	\$125,000
John's 401K (Qualified Retirement - Traditional 401(k))	\$240,000
Total	\$365,000

Capital Additions	Year	Future Value
Inheritance	2030	\$200,000

Income Sources

	From	Until	Annual Amount
John's Social Security	2030	2055	\$20,676
Kimberly's Social Security	2035	2055	\$16,848
Surviving Child Benefit per child			\$12,132
John's Salary	2010	2030	\$75,000

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