

## Financial security at death

In planning for family security in the event of death, there are two major areas that we are concerned with: 1) covering immediate needs within the first three months, and 2) ongoing expenses.

### Lump sum needs

	Indexed	If client died today	If co-client died today
Burial expense	____%		
Administrative	____%		
Tax liabilities	____%		
Debt elimination	____%		
Education funds	____%		
Emergency fund	____%		
Charitable donations	____%		
Cash bequests	____%		
Other	____%		
Other	____%		

You mentioned that you would require a monthly income of \$ \_\_\_\_\_ in the event of disability. In the event of death, would the amount required for your family be similar? \_\_\_\_\_

Would you prefer to provide funds for survivor's retirement planning through insurance proceeds or will the survivor continue retirement savings plans? \_\_\_\_\_

### Annual net income needs (after tax)

		If client died today	If co-client died today
1) mm/ dd/ yyyy	Start Date		
	End Date		
2)	Start Date		
	End Date		
3)	Start Date		
	End Date		
Assumed inflation rate			
Capital growth rate (Int, Div, CG or DG)			

### Survivor's existing annual income

Use survivor's current income

		Client's death	Co-client's death
1) mm/ dd/ yyyy	Start Date		
	End Date		
2)	Start Date		
	End Date		

\*All incomes are to be **pre-tax** income

**Financial security at death (continued)**

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**Coverage owned (existing life policies)**

Institution	Insured	Beneficiary	Policy type	Death benefit	Cash Value	Premium	Premium cease	Coverage Cease

Current capital and life insurance	Realizable assets	Life insurance	CPP/QPP death benefit

**Notes**

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