

**SPAHR FINANCIAL GROUP, LLC**

Date:  
Client:

Abbreviated Insurance Needs Analysis Work Sheet

**Current Cash Needs:**

Final Expenses .....	\$ -
Emergency Fund .....	\$ -
Mortgage(s) .....	\$ -
Notes & Loans Payable .....	\$ -
Taxes Payable .....	\$ -
Education Expenses (NPV) .....	\$ -
Other .....	\$ -
 Total Cash Needs: .....	 \$ -

**Plus Capital Needs:**

	<b>Preserving Capital</b>	<b>Liquidating Capital</b>
For Spouse's Income:		
\$ - per month at		
4% annual interest .....	\$ -	
OR for		
0 years .....		\$ -
 Less Spouse's Wages:		
\$ - per month for		
0 years until retirement .....	\$ -	
 For Children's Income:		
\$ - per month for		
0 year(s) .....	\$ -	
 For Adjustment Period Income:		
\$ - per month		
0 year(s) .....	\$ -	
 Total Capital Needs .....	 \$ -	 \$ -
 Total Needs .....	 \$ -	 \$ -

**Less Capital Assets:**

Life Insurance .....	\$ -
Cash, Savings, Etc. ....	\$ -
Investable Assets .....	\$ -
Social Security (NPV) .....	\$ -
Pension Benefits .....	\$ -
Other .....	\$ -
 Total Capital Assets .....	 \$ -
 Surplus or (Deficit) .....	 \$ -

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