## FINANCIAL NEEDS ANALYSIS

... helping to create and preserve your estate

Prepared for: JUAN + MARIA CRUZ

Date: 2/17/2006

"" "" ""  """ """ """ """ """ """ """ "	Business Assets	Personal Assets	Life Insurance	Federal & State Programs				
## ## ## ## ## ## ## ## ## ## ## ## ##	66		•	<b>66</b>				
## ## ## ## ## ## ## ## ## ## ## ## ##	6655		6659					
## ## ## ## ## ## ## ## ## ## ## ## ##	6699			<b>6699</b>				
## ## ## ## ## ## ## ## ## ## ## ## ##	6699	•		4677				
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## ## ## ## ## ## ## ## ## ## ## ## ##	6622		<b>"</b> "					
## ## ## ## ## ## ## ## ## ## ## ## ##	6699	6699		<b>"</b> ?"				
WEALTH  ACCUMULATION V Win	6479		6679					
WEALTH  ACCUMULATION  V  ""  ""  V  ""  Lack of Discipline  Saving to Spend  Bad Investments  ""  Inmediate Money Fund  Debt Liquidation  Emergency Money  Inflation  ""  Mortgage/ Rent Fund  Taxes  ""  Child/Home Care  Disability  ""  Education Fund	6699		66 <del>99</del>					
WEALTH ACCUMULATION V """ V """ V """ Lack of Discipline Saving to Spend Bad Investments "" Immediate Money Fund Control WEALTH V "" V		4499	4699					
ACCUMULATION v "" v w" W w" Immediate Money Fund Saving to Spend "" Debt Liquidation Bad Investments "" Emergency Money Inflation "" Wortgage/ Rent Fund Taxes "" Child/Home Care Disability "" Education Fund		6657	6633					
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Taxes "" Child/Home Care Disability "" Education Fund		6699						
Disability "" Education Fund		6699						
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RETIREMENT INCOME & WEALTH TRANSFER

6699

PRIORI	λ		YOU	SPOUSE			
2	IMMEDIATE MONEY FU 5,000. Medical .Estate Ta 25,000. Funeral .Probate F	xes	\$ 30,000	\$ <u>30,0</u> 00			
5	DEBT LIQUIDATION  10,000Installment Credit  5,000Unpaid Bills & Notes  15,000School & Auto Loans		\$ <u>30,000</u>	\$ 30,000			
6	EMERGENCY MONEY  10,000Major Auto & Home rep  5,000Medical Expenses	air	\$ 15,000	\$ 15,000			
1	MORTGAGE/RENT FUN 5/0,000 Mortgage Balance 6Rent Fund	D .	\$ 255, 000	\$ <u>755,000</u>			
3	CHILD CARE FUND Monthly payment  x 36Number of Months		\$ 75,200	\$ 25,200			
4	EDUCATIONAL FUND	Subtotal - Current Insurance New Insurance Needs	495, 200 100,000	\$ 120,000 475,200 50,000 425,200			
	INCOME REPLACEMENT	Γ FORMULA	,				
	Current Income @ 65% / Estimated Annual Return @ 7, 5 %		1,950	3,000/mo ×65% 1,950 ×12 23,400 ÷7.5%			
Signed!		+ :	312,000 395,200	312,000 + 425,200 \$			
Noted:	To7,	44 7	107,200	737,200			