

## Life Insurance Protection How much is enough?

### Insure Right Worksheet

At death of ...

#### Liabilities and cash needs

	<b>Sample A</b>	<b>Sample B</b>
Mortgage(s)	\$0	\$0
Loans and other debts	\$0	\$0
Final Expenses (burial, taxes, probate, lawyer fees, etc)	\$0	\$0
Education Fund	\$0	\$0
Other cash needs (emergency fund, bequests, etc)	\$0	\$0
<b>Total liabilities and cash needs</b>	<b>\$0</b>	<b>\$0</b>

#### Amount of money needed to provide income

Gross annual income needed by family/partner	\$0	\$0
Partner's annual employment income	\$0	\$0
Annual CPP/QPP survivor/orphan income benefits	\$0	\$0
Gross annual income available	\$0	\$0
Annual income shortage/surplus	\$0	\$0
Assumptions:		
Rate of return	6.000%	
Inflation Rate	3.000%	
Capital Depletion		
Number of years	0	0

Amount of money needed to meet income shortage	\$0	\$0
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#### Total amount of money required

	\$0	\$0
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#### Assets (usable by family/partner)

Cash assets (savings, T-bills, CSBs, etc)	\$0	\$0
RRSPs	\$0	\$0
Stocks, bonds or funds	\$0	\$0
Principal residence	\$0	\$0
Real Estate	\$0	\$0
Total life insurance (group, personal, mortgage, credit)	\$0	\$0
Business/farm assets	\$0	\$0
CPP/QPP death benefit	\$0	\$0
Other assets (pension plan death benefit)	\$0	\$0
<b>Total amount available</b>	<b>\$0</b>	<b>\$0</b>

#### Total new amount required

	\$0	\$0
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Client acknowledgement: \_\_\_\_\_ Date: \_\_\_\_\_

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Advisor acknowledgement: \_\_\_\_\_ Date: \_\_\_\_\_



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