

**NEEDS ANALYSIS**

Date: 8.8.23

Mortgage Balance: \$ 240,000 Term: 10,15,20,30

FAMV = 325,000

Equity: \$ 85,000

Mortgage Payment: \$ 2,000

Name: KEVIN DOB: 8.21.64  
(male / female) Age: 58

Name: LORENA DOB: 8.1.63  
(male / female) Age: 60

**Current Life Insurance Coverage:** Carrier, Face Amt, Issue Yr  
Living Benefits? N Previous Apps or declines?  
YES - Has a policy - 30 yrs Ago  
\$100,000 American?

**Current Life Insurance Coverage:** Carrier, Face Amt, Issue Yr  
Living Benefits? N Previous Apps or declines?  
YES - has a policy Genworth  
\$100,000

**What do you have to help pay the mortgage in a Financial Emergency? (Savings, old 401k)**  
IRA - \$40,000 NO KIDS FINANCIALLY DEPENDENT

**What do you have to help pay the mortgage in a Financial Emergency? (Savings, old 401k)**  
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**Medical History** Tobacco: Yes / No Type: \_\_\_\_\_  
Height: 5-3 Weight: 145

**Medical History** Tobacco: Yes / No Type: \_\_\_\_\_  
Height: 5-2 Weight: 169

Prescriptions	Condition / Year
<u>OMEPRAZOLE</u>	<u>STOMACH</u>
<u>Shoulder Surgery</u>	<u>5 years ago</u> <u>1x Fil For Pain RX</u>

Prescriptions	Condition / Year
<u>ME TO PROLOL</u> <u>no Anging</u> <u>no other heart issues</u>	<u>B.P.</u> <u>STARTED 2 YRS AGO. ACTIVELY TAKING</u>
<u>ATORVASTATIN</u>	<u>CHOLESTEROL</u>
<u>FLUOXETINE</u> <u>only 1x MED FOR Depression</u>	<u>DEPRESSION</u> <u>20 YRS. still taking</u>
<u>Knee Replacement</u>	<u>3 yrs Ago</u> <u>1x Pain RX</u>

~~HA/Stroke/Stent/CHF/Cancer COPD/Inhaler/Diab/PainRx/Anxiety/Depression~~  
Driving Record last 10 years: (tickets, DUI, suspension)  
NONE

~~HA/Stroke/Stent/CHF/Cancer COPD/Inhaler/Diab/PainRx/Anxiety/Depression~~  
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NONE

**Monthly Net Income / Sources / Job Description / Disability**  
Contractor / Remodeling  
\$40,000 YR / ~ \$3,300/m

**Monthly Net Income / Sources / Job Description / Disability**  
Self Employed / House Cleaner  
\$14,000 YR / ~ \$1,200/m

Income w/out spouse: 3,300 Total Monthly Income \$ 4,500 Income w/out spouse: 1,200

Him - 58 NT

150,000 [6 YRS] \* 196.86

75,000 [3 YRS] \* 101.06

50,000 [2 YRS] \* 69.13

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Her - 60 NT

150,000 [6 YRS] \* 107.28

75,000 [3 YRS] \* 81.77

50,000 [2 YRS] \* 56.26