

NEEDS ANALYSIS

Date: 8.8.23

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

F.M.V. = 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)
Ø

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 Fin 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

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NONE

Monthly Net Income / Sources / Job Description / Disability
Contractor / Remodeling
\$40,000

Monthly Net Income / Sources / Job Description / Disability
Self Employed / House Cleaner
\$14,000

Total Monthly Income \$ 54,000

Income w/out spouse: 40,000 Income w/out spouse: 14,000

Him - 58 NT

150,000 [6 YRS] * 196.86

75,000 [3 YRS] * 101.06

50,000 [2 YRS] * 69.13

Her - 60 NT

150,000 [6 YRS] * 107.28

75,000 [3 YRS] * 81.77

50,000 [2 YRS] * 56.26