

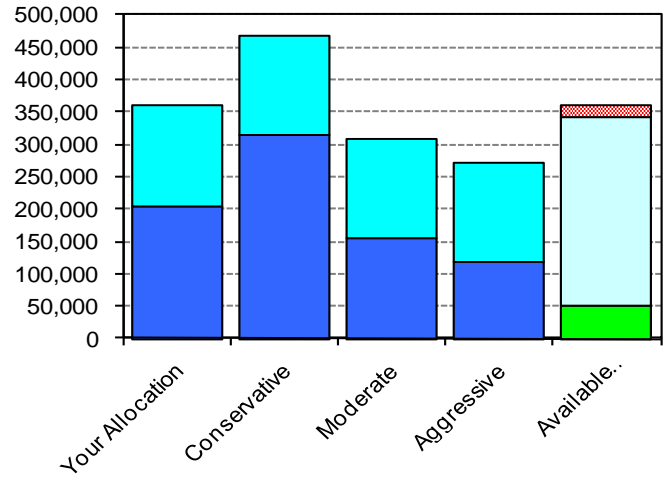
Survivor Capital Needs

Projected life insurance needs on the life of Mary at age 38

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This survivor capital needs analysis examines the financial implications of the death of your spouse at any given point in time. It offers a year-by-year analysis of changing needs as compared to changing resources. The projections take into account your changing lifestyle needs as they appear on the accompanying documents.

Survivor Income Needs	<u>Your Allocation</u>	<u>Conservative</u>	<u>Moderate</u>	<u>Aggressive</u>
Total Needs	43,475	43,475	43,475	43,475
Average Rate of Return	6.55%	5.20%	7.50%	8.40%
<input checked="" type="checkbox"/> Net Present Value of Income Deficiency	205,308	313,523	153,953	118,103
Survivor Lump-sum Needs				
Final Expenses	30,000			
Bequests	0			
Debts and Taxes	124,129			
<input checked="" type="checkbox"/> Total Lump-sum Needs	154,129			
Income Producing Assets				
Non-registered and TFSA	10,000			
RRSP / RRIF	40,000			
Locked-in and Pension Plans	0			
Real Estate and Other Assets	0			
<input checked="" type="checkbox"/> Total Available Capital	50,000			
Life Insurance Benefits				
Group / Debt Life Insurance	140,629			
Individual Life Insurance	150,000			
<input checked="" type="checkbox"/> Total Life Insurance Benefits	290,629			
<input checked="" type="checkbox"/> Additional Life Insurance Required	18,808	127,023	0	0



The chart above examines your financial situation if your spouse were to predecease you. The additional life insurance that is required is calculated based on your current asset allocation as well as three sample asset allocations with varying degrees of risk.

The chart below illustrates your future projected after-tax income compared to your lifestyle needs. The difference between the total needs and your after-tax income can only be resolved with invested capital sufficient to produce the necessary after-tax income.

