
Survivor Income Needs Report

For the Consideration of

Mr. & Mrs. Sam Jones

Presented by:

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If something happens to you, how will your family replace your earning power?

As a single income family, you are concerned about providing an income for the support of your surviving spouse and dependent children in the event of the breadwinner's death.

Your Current Situation:

Current Family Monthly Income		\$10,000
Year of Birth:	Sam	1960
	Sarah	1962
Number of Children Under Age 18		1

Survivor Income Needs:

	<u>Sarah with Children</u>	<u>Sarah Alone</u>
Monthly Survivor Income Objective	\$ 10,000	\$ 10,000

Sources of Survivor Income:

Social Security Survivor Benefit*	\$ 2,990	\$ 0
Survivor Income Benefit	2,000	2,000
Investment Income	1,000	1,000
Other Income	<u>0</u>	<u>0</u>
Total Survivor Income	\$ 5,990	\$ 3,000

Survivor Income Needs Analysis:

Monthly Survivor Income Surplus or (Shortage)	\$ (4,010)	\$ (7,000)
Additional Capital Required to Provide Any Shortage at 5% Interest	\$ 962,400	\$ 717,600

Total Capital Required at 5% Interest **\$ 1,680,000**

* Any illustrated Social Security Survivor Benefits are based on your current income and are approximate. Actual Survivor Benefits would depend on such factors as the year of your death and your "Average Indexed Monthly Earnings (AIME)," based on a history of your actual earnings. In addition, children are eligible to receive Survivor Benefits only until age 18 (age 19 if a full-time elementary or secondary school student).