



CASH NEEDS ANALYSIS

One of the ways to determine how much life insurance you need is to print and complete this CNA. Once this is done, RBI Financial will be happy to assist in finding a viable policy.

1. Immediate Money Fund \$ _____

This money is for bills presented after death. These may include:

- Medical and hospital expenses
- Burial expenses
- Attorney's/Executor's fees
- Federal Estate Taxes
- State death taxes
- Probate court costs

2. Debt Liquidation \$ _____

- Total of installment credit
- Unpaid notes or bills
- School and auto loans

3. Emergency Fund \$ _____

This fund is for unexpected bills not readily payable from current income.
(50% of annual income may be good)

4. Mortgage/Rent Payment Fund \$ _____

- What would it take to pay your mortgage off today? or...
- What amount is sufficient for a ten-year rent fund?
- Rent \$ _____ x 120 months = \$ _____

5. Child/Home Care Fund \$ _____

To pay for new expenses created as a result of the death of a spouse previously performing these duties.

6. Educational/Vocational Fund \$ _____

The cost of a four-year education or vocational training.

Subtotal \$ _____

Total of current savings, other liquid assets and existing life insurance \$(- _____)

New capital required \$ _____

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