

## Life Insurance needs and desires

Do you want or need additional income for family survivors?

Do you want or need funds to pay off debts? If so, how much?

Do you need or want funds to pay educational expenses of children or grandchildren?

Will your spouse need or want supplemental retirement income?

Is a lump sum needed or desired at death for a survivor emergency fund?

Is there an ongoing income need for a spouse based on their ability to work?

Are there any one-time expenses you wish to fund, such as health care expenses, family weddings, car or home improvements?

How much do you have in liquid investments that can easily be accessed for use for final expenses, living expenses, and taxes?