

Life Insurance Gap Analysis | Base Facts



When considering additional life insurance, it can be useful to look at how some key numbers compare with and without that insurance.

In this scenario, it is assumed that **Frank** dies at age **100** in **2071** and that the survivor, **Joanna**, will live until age **100** in **2072**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	\$210,243	\$210,243
Life Insurance Benefits	\$500,000	\$500,000
Portfolio Assets After Frank's Death	\$1,091,016	\$1,091,016
Portfolio Assets + Insurance	\$1,591,016	\$1,591,016
Portfolio Assets After Joanna's Death	\$1,522,749	\$1,522,749

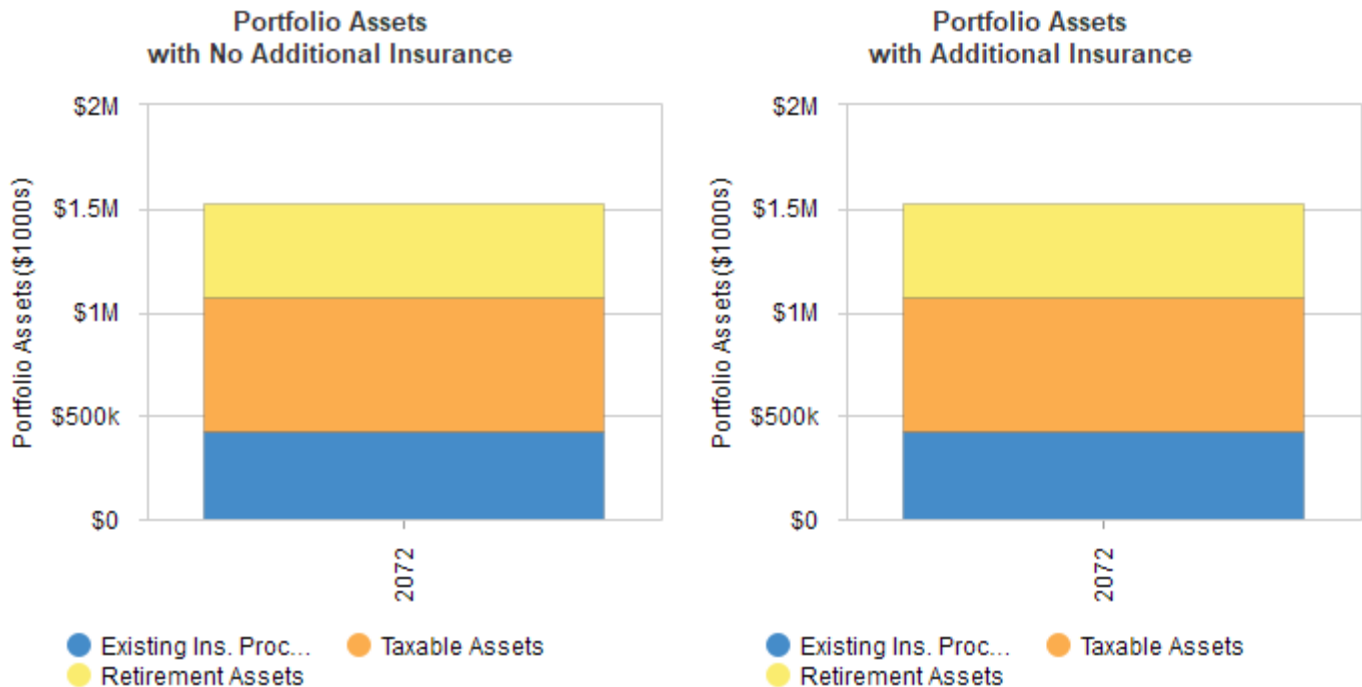
The additional life insurance needed on **Frank** is **\$0** for total life insurance coverage of **\$500,000**.

SUMMARY
Additional Insurance \$0
Existing Life Insurance \$500,000
Survivor's Assets (2072) at Beginning of Year \$1,591,016 (current) \$1,591,016 (new)
Survivor's Assets (2072) \$1,522,749 (current) \$1,522,749 (new)

Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **\$1,522,749** after **Joanna's** death in **2072**.

Portfolio Assets

The charts below project the amount of portfolio assets in the Current Scenario and the Additional Insurance Scenario.



This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2072	101/100	\$141,976	\$0	\$44,812	\$0	\$186,788	\$210,243	\$0	\$210,243	\$1,522,749

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