

DIME worksheet

Your financial security may affect your loved ones more than it affects you. A needs analysis can provide a snapshot of your current and future needs to help answer the question, "How much life insurance do I need in the event of my spouse's death?" And the best part? This version is so simple, it can be done on the back of a napkin!

Client name: _____

D = Debts...

How much debt do you wish to pay off?

Debts \$ _____

I = Income...

See income replacement grid.

Income \$ _____

M = Mortgage...

Mortgage balance to be paid off?

Mortgage balance \$ _____

E = Education and everything else...

Education fund? Final expenses?
Emergency fund?

Everything else \$ _____

Total \$ _____
