



How much is enough? Each family has unique circumstances. Here are some guidelines to help you identify some of the financial demands your family may incur. You are not replaceable, but you can help your family be prepared if something should happen to you. This is only a tool to help you with your decision. There can be many other things you need to consider for your individual circumstances.

<b>A</b>	<b><i>Immediate Needs</i></b>	
	Funeral Costs	_____
	Unpaid Medical Costs	_____
<b>B</b>	<b><i>Readjustment Needs</i></b>	
	Mortgage Payoff	_____
	Other Loans (car, student, credit card, etc...)	_____
	Cash	_____
	Survivor income	_____
	Value of all you do (childcare, driving family members, book keeping, yard maintenance, etc...)	_____
<b>C</b>	<b><i>Inheritance</i></b>	
	College Fund (per child)	_____
	Charitable gifts	_____
	Retirement fund	_____
	<b>Total Needs (A + B + C)</b>	_____
	<b><i>Subtract Current Resources</i></b>	
	Existing Life Insurance	_____
	Cash	_____
	Investments	_____
	<b>Total Cash Available</b>	_____
	<b><i>Life Insurance Need</i></b>	_____

Our mission is to provide quality insurance services, delivered in a personal, timely, courteous, and professional manner in partnership with our customers and the community.