Financial Planning Process

LIFE RISK NEEDS ANALYSIS

LEVEL FOUR® Financial
A DIVISION OF
CARR, RIGGS & INGRAM CAPITAL, LLC

Prepared For: ______________________ Date: ______________________

1. HOUSEHOLD DEBT

Short-term debt (6 years or less)	
Long-term debt (7 years or more)	

2. SURVIVOR NEEDS

Is there an income replacement need?	☐ Yes ☐ No
If yes, annual amount needed?	$
How many years until retirement?	
Total amount needed over determined time frame	$
Is retirement portfolio fully funded?	☐ Yes ☐ No
If no, estimate amount needed to fully fund retirement portfolio	

3. LEGACY

Are there goals to fund individuals' needs (college, home purchase, etc.)?	☐ Yes ☐ No
If yes, how much?	$
Are there charitable groups that should receive a gift?	☐ Yes ☐ No
If yes, how much?	$

4. FINAL EXPENSE

Maximize household out-of-pocket health insurance deductible	$
Funeral cost	$
Total life risk amount	$
Does investment portfolio and current insurance cover life risk?	☐ Yes ☐ No

RECOMMENDED NEXT STEPS

Tracking #LFF-0525-2080

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