



Disability Income Needs Analysis

Prepared by:	Prepared for:	Commenced on:
Present Age:	Number of years for Income to Continue:	Anticipated Inflation Rate:

1. INCOME NEEDS

Present Income (Gross, \$):	<u>Period:</u> Monthly	<u>Value:</u>
Percent of Income Needed in the Event of Disability (%):		
Monthly Extraordinary Disability Expenses (\$):		

Monthly Income Needed to Sustain Self & Dependents:

2. GOVERNMENT BENEFITS

<input type="checkbox"/> CPP or <input type="checkbox"/> QPP Disability Benefits:	<u>Period:</u> Monthly	<u>Value:</u>
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Total Monthly Government Benefits: ---

Monthly Income Needs to Be Provided by Personal Resources: ---

3. DISABILITY INCOME POLICIES

3a. Disability Group Insurance

3b. Personal Disability Insurance

	Monthly Income (\$):	Insurance Company Name:	Monthly Income (\$)
Company Group Plan:			
Union Group Plan:			
Profession Association Group Plan:			
Additional Group Plans:			

Total Monthly Income:	Total Monthly Income:	0.00
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Total Monthly Coverage by All Disability Insurance in Force: ---

Monthly Income Needs to Be Provided by Other Resources: ---

4. EXISTING PERSONAL INVESTMENTS

4a. Tax-Sheltered Capital Invested (Liquid & Semi-Liquid Cash Assets)

<u>Nature of Investment:</u>	<u>Value (\$):</u>	<u>Annual Yield (%):</u>	<u>Annual Yield (\$):</u>
Cash & Bonds:			---
GIC & T-Bills:			---
Mutual Funds:			---
Stocks:			---
Other Instruments:			---

Total Tax-Sheltered Capital:

Present Weighted Average Annual Yield:

4b. Non-Tax-Sheltered Capital Invested (Liquid & Semi-Liquid Cash Assets)

Nature of Investment	<u>Value(\$):</u>	<u>Annual Yield (%):</u>	<u>Tax Rate (%):</u>	<u>Net Annual Yield (\$):</u>
Cash & Bonds:				---
GIC & T-Bills:				---
Mutual Funds:				---
Stocks:				---
Other Instruments:				---
<i>Total Value of Non-Tax-Sheltered Capital:</i>				---
<i>Present Weighted Average Annual Yield:</i>				---
Present Value of All Existing Personal Investments:				---

5. IMMEDIATE CASH REQUIREMENTS AT DISABILITY

	<u>Value (\$):</u>	<u>Value (\$):</u>
Legal & Related Costs:		Income Taxes:
Immediate Liabilities Payable:		Other Immediate Expenses:
<i>Total Immediate Expenses:</i>		---
Net Capital Remaining, After Immediate Cash Requirements in the Event of Disability:		---

6. PROJECTED TOTAL MONTHLY INCOME FROM ALL SOURCES

Current Weighted Average Overall Yield on Investments (%): ---
 Expected Net Yield on Investments (%):
 Monthly Income to be Received: In Advance In Arrears

Total Projected Income	<u>Fixed Income:</u>	<u>Indexed Income:</u>
<i>If the Capital is to be Depleted:</i>	---	---
<i>If the Capital is to be Preserved:</i>	---	---
<i>If the Capital is to be Preserved & Indexed:</i>	---	---

Shortfall or Surplus Income		
<i>If the Capital is to be Depleted:</i>	---	---
<i>If the Capital is to be Preserved:</i>	---	---
<i>If the Capital is to be Preserved & Indexed:</i>	---	---

Funding Shortfall or Surplus		
<i>If the Capital is to be Depleted:</i>	---	---
<i>If the Capital is to be Preserved:</i>	---	---
<i>If the Capital is to be Preserved & Indexed:</i>	---	---

(Shortfall shown as negative number)



Life Insurance Needs Analysis

Prepared by:	Prepared for:	Commenced on:
Present Age:	Number of years for Income to Continue:	Anticipated Inflation Rate:

1. INCOME NEEDS

Present Income (Gross, \$):	<u>Period:</u> Monthly	<u>Value (\$):</u>
Percent of Income Needed to Sustain Dependants (%):		

Monthly Income Needed to Sustain Dependents:

2. GOVERNMENT BENEFITS

<input type="checkbox"/> CPP or <input type="checkbox"/> QPP Death Benefits (Lump Sum):	<u>Period:</u>	<u>Value (\$):</u>
<input type="checkbox"/> CPP or <input type="checkbox"/> QPP Survivor Benefits:	Monthly	
<input type="checkbox"/> CPP or <input type="checkbox"/> QPP Orphans' Benefits:	Monthly	

Total Monthly Government Benefits: -.-

Monthly Income Needs to Be Provided by Personal Resources: -.-

3. EXISTING LIFE INSURANCE

3a. Group Insurance

3b. Personally Owned Life Insurance

	<u>Value (\$):</u>	<u>Insurance Company Name:</u>	<u>Value (\$):</u>
Company Group Plan:			
Union Group Plan:			
Profession Association Group Plan:			
Additional Group Plans:			
Total Group Insurance in Force:	-.-	Total Personally Owned Life Insurance:	-.-
Total Coverage by All Life Insurance in Force:			-.-

4. EXISTING PERSONAL INVESTMENTS

4a. Tax-Sheltered Capital Invested (Liquid & Semi-Liquid Cash Assets)

<u>Nature of Investment:</u>	<u>Current Value (\$):</u>	<u>Annual Yield (%):</u>	<u>Annual Yield (\$):</u>
Cash & Bonds:			-.-
GIC & T-Bills:			-.-
Mutual Funds:			-.-
Stocks:			-.-
Other Instruments:			-.-

Total Tax-Sheltered Capital:

Present Weighted Average Annual Yield:

4b. Non-Tax-Sheltered Capital Invested (Liquid & Semi-Liquid Cash Assets)

Nature of Investment	<u>Current Value(\$):</u>	<u>Annual Yield (%):</u>
Cash & Bonds:		-.-
GIC & T-Bills:		-.-
Mutual Funds:		-.-
Stocks:		-.-
Other Instruments:		-.-
<i>Total Value of Non-Tax-Sheltered Capital:</i>		-.-
<i>Present Weighted Average Annual Yield:</i>		-.-
Present Value of All Existing Personal Investments:		-.-
Total of All Life Insurance, Tax Sheltered & Non-Tax-Sheltered Capital:		-.-

5. IMMEDIATE CASH REQUIREMENTS AT DEATH

	<u>Value (\$):</u>	<u>Value (\$):</u>
Death Expenses:		Income Taxes:
Legal & Related Costs:		Other Immediate Expenses:
Immediate Liabilities Payable:		
<i>Total Immediate Cash Requirements at Death:</i>		-.-
Net Capital Remaining, After Immediate Cash Requirements at Death:		-.-

6. PROJECTED TOTAL COMMENCING PERIODIC INCOME FROM ALL SOURCES

Current Weighted Average Overall Yield on Investments (%): -.-

Expected Net Yield on Investments (%): -.-

Income to be Received: Monthly In Advance In Arrears

Total Projected Income	<u>Fixed Income:</u>	<u>Indexed Income:</u>
<i>If the Capital is to be Depleted:</i>	-.-	-.-
<i>If the Capital is to be Preserved:</i>	-.-	-.-
<i>If the Capital is to be Preserved & Indexed:</i>	-.-	-.-

Shortfall or Surplus Income

<i>If the Capital is to be Depleted:</i>	-.-	-.-
<i>If the Capital is to be Preserved:</i>	-.-	-.-
<i>If the Capital is to be Preserved & Indexed:</i>	-.-	-.-

Funding Shortfall or Surplus

<i>If the Capital is to be Depleted:</i>	-.-	-.-
<i>If the Capital is to be Preserved:</i>	-.-	-.-
<i>If the Capital is to be Preserved & Indexed:</i>	-.-	-.-

(Shortfall shown as negative number)