

# Capital Needs Analysis

**Matthew and Tammy McCarthy  
Sample Plan**

## Objective

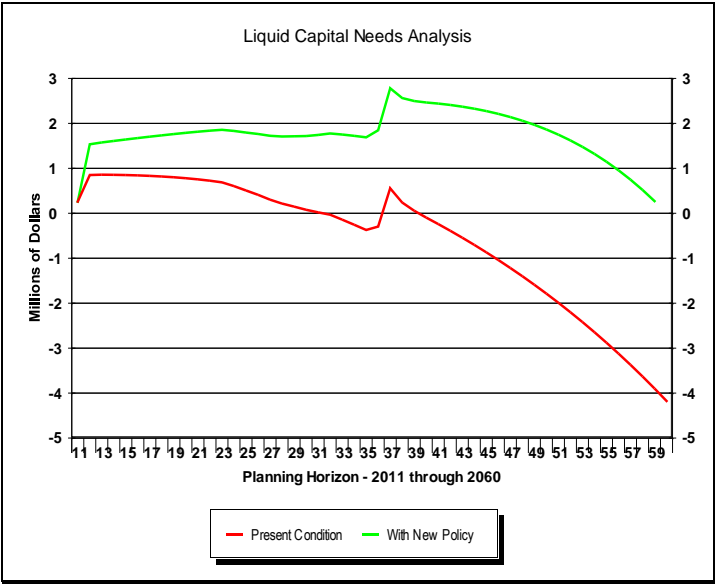
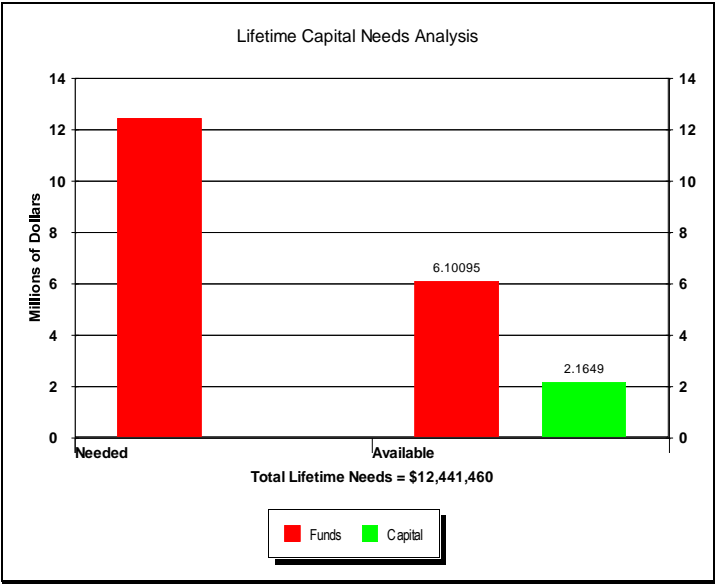
To provide sufficient income and capital should Matthew suffer an untimely death

## Assumptions

Matthew passes away in 2012. Tammy's current age is 40 and Tammy's life expectancy is assumed to be 90 years for this analysis

The Illustrations below reflect the impact of your current position vs. the recommendation. The first graph illustrates the amount of total money needed to meet your total lifetime expenses vs. the amount of your current projected amount of capital (liquid assets) plus sources of projected income. If the amount needed exceeds the amount available then you will need to obtain insurance to offset this difference.

The second graph reflects your net worth with and without the recommended insurance policy.



# Recommendations

Your present insurance is not adequate to fund your needs in the case Matthew passes away. You should provide for additional life insurance coverage of at least \$666,864.