

Amy 5/6/80 5'7 280#
Matt 6/2/79 6'2 350#



DIME – Basic Needs Analysis

Andy Schmitz Agency

651-371-9191

DEBTS: \$

Credit Cards, Consumer/Auto Loans and Investment Liabilities (Do not include Mortgage)

Matt: 250K Student Loans 15K Car

Amy: 20K Business Credit Card.

INCOME: \$

Income Replacement (years to maintain lifestyle x current annual family income)

Matt: 160K

Amy: 110K

MORTGAGE: \$

Current Mortgage Balance

300K / 30 yrs.

EXPENSES: \$

Final expenses, immediate cash, educational costs, long term/child care and charitable donations

College - 4yrs Both Kids

10- Ali

Home Paid For

13- Jason

Vehicles Paid For

Estimated Life Insurance Needs: \$ Matt: 1 Million

Amy: 750K

-Existing Life Insurance: \$ Matt - Group Policy

=Updated Life Insurance Needs: \$