

Current Monthly Income Calculation	1st Owner	2nd Owner &/or Spouse	
Current Wages	\$	\$	
Social Security			
72(t)(q) Distribution			
Investment Income, including dividends			
Pension Plan Benefits			
Required Minimum Distribution			
Other (Please explain)			
<i>Sub-total Monthly Income</i>	\$	\$	
Total Monthly Income of Household			\$
Current Household Monthly Expense Calculations			
Mortgage / Rent	\$		
Utilities			
Credit Cards			
Automobile			
Insurance			
Health Care			
Taxes			
Other (Please explain)			
Anticipated Monthly Expenses	\$		
Total Monthly Income of Household minus Total Anticipated Monthly Expense			\$
Net Worth – not including primary residence, automobiles or personal belongings such as jewelry or home furnishings			
Savings Accounts	\$	\$	
Checking Accounts			
CDs, Money Market Accounts			
Securities			
Annuities			
Cash Value Life Insurance			
Real Estate (Other than primary residence)			
Retirement Accounts			
Cash Value or Loan Amounts from Life Insurance			
Other (Please explain)			
Total Assets	\$	\$	
Outstanding Loan Balances (Other than primary residential mortgage)	\$	\$	
Outstanding Liabilities (Credit Cards, Student Loans)	\$	\$	
Total Outstanding Liabilities	\$	\$	
Net Worth (Total Assets minus Total Outstanding Liabilities)	\$	\$	\$
Liquid Assets – those assets easily converted to cash, without penalty. Does not include personal belongings such as jewelry, household furnishings or automobiles.			
Savings Accounts	\$	\$	
Checking Accounts			
CDs, Money Market Accounts			
Securities – includes stocks, bonds, mutual funds			
Current Penalty-free Withdrawals from other Annuities			
Other (Please explain)			
Subtotal	\$	\$	
Total Liquid Assets	\$	\$	\$
X _____ Signature of 1 st Owner		X _____ Signature of 2 nd Owner &/or Spouse	
		Date _____	