

Surviving Spouse

What income gap might remain for either surviving spouse?

Who this applies to

Two separate survivor cash-flow snapshots.

Why this matters

Separate survivor snapshots help identify which entered spending is not met by each partner's continuing income.

Does this illustration fit the question?

Fictional responses: 3 of 3 Yes. This is a scope check, not an eligibility or suitability finding.

1. Are you comparing household income after either partner dies?	Yes - example
2. Can you estimate spending for each surviving partner?	Yes - example
3. Can you identify income that actually continues for each survivor?	Yes - example

Simple decision path

All answers Yes and inputs confirmed -> Run the limited illustration; review assumptions before interpreting it.

Any answer No -> Pause this illustration. Confirm each continuing benefit and spending estimate; bring beneficiary and coverage records.

Any answer Unknown or a missing number -> Keep the item unknown; gather the relevant records. Do not replace an unknown with zero.

Fictional inputs used

Survivor A monthly spending	\$5,000
Income continuing to survivor A	\$3,500
Survivor B monthly spending	\$4,800
Income continuing to survivor B	\$4,000

Educational & illustrative purposes only.
Not tax, legal or investment advice.

YOUR ILLUSTRATION / FICTIONAL EXAMPLE

The numbers and what they could mean

Survivor A monthly gap (negative = surplus)	\$1,500
Survivor A annual gap	\$18,000
Survivor B monthly gap (negative = surplus)	\$800
Survivor B annual gap	\$9,600

A spending	\$5,000
A continuing income	\$3,500
B spending	\$4,800
B continuing income	\$4,000

A positive gap identifies spending not covered by the entered continuing income. A surplus does not establish that all survivor needs are funded.

Assumptions and boundaries

- All prefilled example numbers are fictional; replace and confirm them before interpreting results.
- Monthly spending and continuing income use the same dollar and tax basis.
- Benefits are supplied estimates; both partners' Social Security benefits are not automatically added.
- Educational illustration, not a suitability finding or probability of success.
- No automatic survivor benefit, pension election, tax, estate or insurance-amount calculation.
- Assets and one-time proceeds are not recurring income.
- Confirm each continuing benefit with its plan or provider before relying on this snapshot.

Your next step

- Confirm each continuing benefit and spending estimate; bring beneficiary and coverage records.
- Review these results as part of a comprehensive review with a CEPA-credentialed, Q4-trained financial advisor, coordinating with relevant insurance, tax and estate-planning specialists.
- Figures are rounded for display only. All calculations use the unchanged original engine. Every input and response in this report is fictional.

Educational & illustrative purposes only.
Not tax, legal or investment advice.