

# Family protection funding gap

What household funding gap could remain after available resources?

## Who this applies to

Undiscounted household funding illustration, not an insurance purchase recommendation.

## Why this matters

Separating stated needs from distinct available resources makes a household funding shortfall visible.

## 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 estimating household protection rather than a business buyout?               | Yes - example |
| 2. Can you estimate needs without counting the same expense twice?                      | Yes - example |
| 3. Can you identify accessible assets and available death benefits without duplication? | 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. Verify needs, resource access, beneficiaries and existing coverage; remove duplicated amounts.

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

|                                             |           |
|---------------------------------------------|-----------|
| Immediate obligations                       | \$100,000 |
| Annual household income shortfall           | \$40,000  |
| Support period                              | 10 years  |
| Additional funding goals                    | \$50,000  |
| Accessible assets available for these needs | \$100,000 |
| Available existing death benefits           | \$250,000 |

**Educational & illustrative purposes only.**

**Not tax, legal or investment advice.**

**YOUR ILLUSTRATION / FICTIONAL EXAMPLE**

The numbers and what they could mean

|                              |           |
|------------------------------|-----------|
| Total stated needs           | \$550,000 |
| Available resources          | \$350,000 |
| Illustrated funding gap      | \$200,000 |
| Resources above stated needs | \$0       |

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|                     |           |
|---------------------|-----------|
| Stated needs        | \$550,000 |
| Available resources | \$350,000 |

This identifies a gap or excess in your stated funding assumptions - not how much insurance to buy.

**Assumptions and boundaries**

- All prefilled figures are fictional examples, not client facts.
- No inflation, investment growth or discounting is modeled.
- Assets and death benefits are distinct, accessible and available for the stated needs.
- Verify ownership, beneficiaries, timing, taxes and overlapping debts/income replacement.
- Illiquid business value is not assumed to be available cash.
- No product selection, underwriting or coverage recommendation is made.
- Income support = annual shortfall x support years.
- Review each obligation and resource for availability and duplication.

**Your next step**

- Verify needs, resource access, beneficiaries and existing coverage; remove duplicated amounts.
- 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.

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