

EXHIBIT 11.1**How Much Life Insurance Do You Need?**

<i>What You Will Need</i>	<i>Jennifer Smith</i>	<i>Your Needs</i>
Cash needs		
Funeral costs	\$ 15,000	\$ _____
Uninsured medical bills	5,000	\$ _____
Installment debts	12,000	\$ _____
Probate costs	3,000	\$ _____
Federal estate taxes	0	\$ _____
State inheritance taxes	0	\$ _____
Total estate clearance fund	\$35,000	\$ _____
Income needs		
Readjustment period	24,000	_____
Dependency period	180,000	_____
Life income to surviving spouse	0	_____
Retirement income	0	_____
Total income needs	\$ 204,000	\$ _____
Special needs		
Mortgage redemption fund	200,000	_____
Emergency fund	50,000	_____
College education fund	150,000	_____
Total special needs	\$ 400,000	\$ _____
Total needs	\$ 639,000	\$ _____
What You Have Today		
<i>Jennifer Smith</i>		
Checking account and savings	\$ 10,000	\$ _____
Mutual funds and securities	35,000	\$ _____
IRA	20,000	_____
Section 401(k) plan and employer savings plan	40,000	_____
Private pension death benefit	0	_____
Current life insurance	60,000	_____
Other financial assets	0	_____
Total assets	\$ 165,000	_____
Additional life insurance needed		
Total needs	\$ 639,000	\$ _____
Less total assets	165,000	\$ _____
Additional life insurance needed	\$ 474,000	_____
		\$ _____