



***Baldwin & Clarke***

ADVISORY SERVICES, INC.  
*Guidance and Direction in Uncertain Times*

*Coldstream Park  
116 B South River Road  
Bedford, NH 03110*

*Tel: (603) 668-4353  
Toll Free: (800) 639-2711  
www.baldwinclarke.com*

## **Questions to Determine Your Survivor Needs**

1. How much should your estate provide to educate your children?
2. How much will you need to pay off your mortgage and other debts?
3. How much income would your surviving spouse need from all sources, including his/her earned income and Social Security? And for how long?
4. What is your spouse's current annual income? Would this change if something were to happen to you (i.e., spouse may want to stay home with young children for some period of time)?
5. How long will your spouse work?
6. What investment and/or retirement plan assets are available to provide for your family?
7. How much insurance do you currently have?