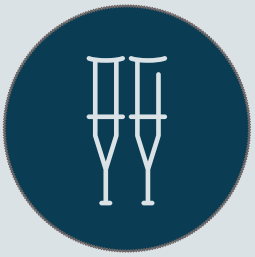
How much disability insurance do you need?



Complete this worksheet, to get a better understanding of how your finances could be affected if you are unable to work for a period of time.

1. Calculate your total net monthly household income:

Your net monthly income (after taxes)	(A) $ _____	Investment income (e.g. IRAs, stock)	$ _____
Partner's net monthly income (after taxes)	$ _____	Other income	$ _____

Add up the above to estimate your total net monthly household income (B) = $ 0.00

2. Calculate your total monthly household expenses:

Groceries	$ _____	Transportation costs (gas, maintenance, car payments)	$ _____
Mortgage/rent	$ _____	Child care/school fees	$ _____
Utilities (electricity, water, gas, etc.)	$ _____	Loans/credit card payments	$ _____
Auto, homeowner's, medical & dental insurance	$ _____	Other expenses	$ _____

Add up the above to estimate your total monthly household expenses (C) = $ 0.00

3. Calculate the difference between your total monthly household income and your total monthly household expenses. This gives you a pretty good idea of how your finances are holding up currently.

Monthly income surplus/shortfall (B – C) (D) = $ _____

4. Calculate the difference between your monthly household income and your total monthly household expenses – *minus* your net monthly income (which you could lose if you become disabled).

Monthly income surplus/shortfall if disability occurs (D – A) = $ 0.00

The total in this worksheet is approximately how much additional money your family may need if you become disabled and are unable to work. Disability insurance can help you meet that need by paying you a portion of your covered earnings in the event of a covered disability.

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This information is for educational purposes only and not intended as financial advice. Your specific needs will vary based on your expenses, economic conditions, inflation, investment performance, and other factors. You are encouraged to consult a professional financial advisor for advice based on your specific needs and circumstances.

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