



LIFE INSURANCE NEEDS ESTIMATOR

CASH NEEDS IF YOU DIED TODAY

PART 1

A. FINAL EXPENSES

(Estimate \$10,000 - \$15,000. Individuals with large estates should consult with a tax consultant regarding estate taxes.)

- Medical and Hospital Costs \$ _____
 - Funeral Expenses \$ _____
 - Estate Administration \$ _____
- Total \$** _____

B. DEBT REPAYMENT

- Car Loans/Lease \$ _____
 - Home Improvement Loan \$ _____
 - Credit Card Balances \$ _____
 - Miscellaneous Loans \$ _____
- Total \$** _____

C. HOUSING

- Balance on Mortgage \$ _____
 - Rent Payments due by Contract \$ _____
- Total \$** _____

D. EDUCATION FUND

(Average annual tuition plus room and board and miscellaneous expenses runs from \$10,000 for an in-state public college to \$35,000 for a private university)

- College Costs \$ _____
 - Number of Children \$ _____
- Total \$** _____

E. FAMILY LIVING EXPENSES

(Estimate 50-75% of your annual income)

- Food/Clothing \$ _____
- Utilities \$ _____
- Home/Auto Maintenance \$ _____
- Property Taxes \$ _____
- Routine Medical Expenses \$ _____
- Insurance Premiums \$ _____
- Entertainment/Recreation \$ _____
- New Household Furniture
 Decoration and Upkeep \$ _____

Annual Total \$ _____

Number of Years Needed _____

Total Part One (Items A,B,C,D,E) Total \$ _____



PART TWO

F. CURRENT LIFE INSURANCE

- Personal Life Insurance Total \$ _____

- Employer Sponsored
 Life Insurance Total \$ _____

Part Two (Item F) Total \$ _____

G. ADDITIONAL LIFE INSURANCE NEEDED

Total Part One (Items A,B,C,D,E) Total \$ _____

Subtract Part Two (Item F) Total \$ _____

This estimate is based solely upon information you have provided. The estimate is based upon present values. This information should be reviewed periodically to estimate your current needs.

THIS IS AN ESTIMATE ONLY