

# DI Insurance...

## How much do you need???



Disability Insurance Needs Analysis for:

If you become too sick or hurt to work, could your family survive without your income?  
 Does your family have the means to cover current debts and daily living expenses if you could no longer work and earn an income?  
 The financial consequences of a disability can be devastating.

Monthly Disability Benefits and Additional Income		Monthly Expenses	
Group disability insurance benefit (after taxes)	\$ _____	Mortgage/Rent	\$ _____
Individual disability income insurance benefit	\$ _____	Utilities and household expenses	\$ _____
Monthly Social Security disability disability benefit (if any)	\$ _____	Groceries and household supplies	\$ _____
Additional household income (rental, spouse, investments, etc)	\$ _____	Auto payments and expenses	\$ _____
		Loans, credit cards and charge accts.	\$ _____
		Insurance premiums	\$ _____
		Child Care	\$ _____
		Savings and investments	\$ _____
		Other Monthly expenses	\$ _____
	TOTAL: \$ _____		TOTAL: \$ _____

Subtract your monthly expenses from your total monthly disability benefits and additional income. If there is an income shortage, protect your income with Individual Disability Insurance.

Protect your income! If you become too sick or hurt to work, Individual Disability Insurance provides monthly benefits to help you:

- Meet Living Expenses
- Maintain Your Standard of Living
- Pay your mortgage and other monthly bills
- Keep your savings and retirement assets intact

**YOUR POTENTIAL  
 DI INSURANCE NEED:**  
 \$ \_\_\_\_\_/Month