

LIFE INSURANCE CALCULATOR

Annual Income Replacement:

The amount of annual income your beneficiaries would need upon your death.

\$ _____

Years Income is Needed:

The number of years your beneficiaries would need an annual income stream upon your death.

X _____

Cash for Immediate Needs:

The amount needed to cover all final expenses upon your death. This includes funeral costs, medical expenses, probate fees, etc.

+ _____

Debts and Obligations:

Estimate the amount needed to pay off your debts and obligations. Include mortgage, credit card balances, car loans, educational expenses/loans, and other remaining liabilities.

+ _____

Total Coverage Needed:

= _____

Less Available Funds:

The total sum of savings, investments, insurance and other assets which may provide income for your beneficiaries.

- _____

Estimated Life Insurance Coverage Needed:

A general estimate of the amount of life insurance coverage you may need.

= _____

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