

# HOW MUCH DISABILITY INSURANCE DO YOU NEED?

This simple worksheet helps you assess the income needed to sustain your current standard of living should you become disabled and unable to work. This should not be viewed as a comprehensive assessment. For more information and a complete appraisal, contact an insurance agent or other financial advisor.

## DISABILITY INCOME INSURANCE WORKSHEET

### Monthly Income Available

Income from current group disability coverage	\$ _____
Income from current individual disability coverage	\$ _____
Income from spouse or other family member	\$ _____
Monthly investment income	\$ _____

**Total Monthly Income Available<sup>1</sup>** \$ \_\_\_\_\_

### Monthly Expenses

Mortgage (including property tax) or rent	\$ _____
Homeowners/renters insurance	\$ _____
Car payments/car insurance	\$ _____
Utilities	\$ _____
Food/clothing	\$ _____
Bank loans/credit card payments	\$ _____
Medical expenses (incl. costs due to disability)	\$ _____
Life/health insurance	\$ _____
Monthly savings/investments	\$ _____
Maintenance costs for the home	\$ _____
Other (education, etc.)	\$ _____

**Total Monthly Expenses<sup>2</sup>** \$ \_\_\_\_\_

**(Income - Expenses)** \$ \_\_\_\_\_

Need for additional income replacement due to disability

<sup>1</sup> Does not include Social Security disability payments, as benefit amount varies by individual case

<sup>2</sup> Does not include one-time expenses (i.e., modifying home or automobile to accommodate disability)