

# Life Insurance Needs Calculator



## Determine the right amount of life insurance for you.

Life can be unpredictable. That's why it's important to protect yourself (and your loved ones) with the proper amount of life insurance.

Fill out our life insurance needs calculator to find an estimate of the amount of life insurance coverage you will need to take care of your family. Keep in mind that this is only an estimate. For a complete assessment, please return your form to your local First State Insurance Agency or email it directly to [abremer@neins.com](mailto:abremer@neins.com).

### 1. How much annual income would you like to provide if you were no longer here?

Think about how much money your family will need to cover daily living expenses. This is typically 60-80% of your individual post-tax income. Don't include college savings, childcare or any debts that you would like to pay off immediately (such as your mortgage), since those are covered in other questions.

\$ \_\_\_\_\_

### 2. How many years should income be provided after you're gone?

Think about how long you'll need the additional income to support you and your family. If you have children, that might be when your youngest child graduate's high school/college, or longer.

\_\_\_\_\_ years

### 3. How much debt would you like to pay off immediately?

Consider things like outstanding mortgages, private student loans, credit card balances and car loans.

\$ \_\_\_\_\_

### 4. If needed, how much would you like to provide for childcare and for how many years?

Consider how much childcare services cost in your area and how long you'll need them. If you're a stay-at-home parent, you'll likely need to pay for childcare services if you are no longer around to watch your children. Keep in mind that childcare needs will change as your children get older. While young children may need full-time childcare, it may no longer be needed as they get older and can stay home or on their own while you're at work.

\$ \_\_\_\_\_ for \_\_\_\_\_ years

### 5. How many children require college funding?

Add children that you would like to provide college funding for or if none, skip this step.

\_\_\_\_\_ children

### 6. How much would you like to set aside for an emergency fund?

If you don't already have one, it's a good idea to set aside at least three to six months' worth of expenses in your emergency fund.

\$ \_\_\_\_\_

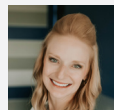
### 7. How much personal life insurance do you already have?

Do not include any life insurance policies you may have through work, since these policies will most likely be eliminated when your job changes.

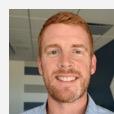
\$ \_\_\_\_\_

Include any additional information here:

For further information, contact one of our life insurance agents today.



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