

Life Insurance Needs Worksheet

A protection-first calculation

- ☐ **Income replacement** \$ _____
Years of support your family would need, adjusted for a surviving partner's earnings.
- ☐ **Debt payoff** \$ _____
Mortgage, auto loans, credit cards, personal loans.
- ☐ **Future obligations** \$ _____
Education costs, care for aging parents, special commitments.
- ☐ **Final expenses** \$ _____
Funeral and administrative costs.
- ☐ **Minus what you already have** - \$ _____
Savings, employer group coverage, existing policies.
- ☐ **Total coverage needed** \$ _____
Review beneficiaries after every marriage, divorce and birth.

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