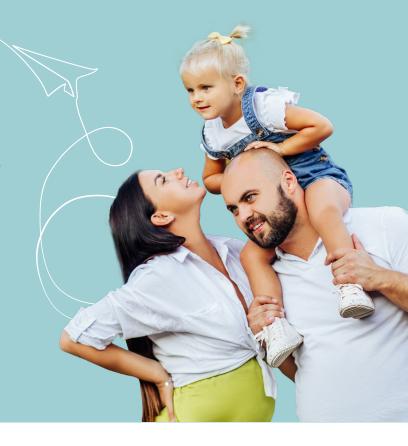
How much life insurance do I need?

It is important to determine the right amount of life insurance needed to protect your family.



A: Debt obligations		B: Replacement income		C: Available assets	
Mortgage	\$	Your income	\$	Savings	\$
Car loans Credit cards	\$	How much of your income would your family need if	%	Investments	\$
Student loans	\$	you passed (%)? (75%-80% is a typical	70	Retirement assets	\$
Other debt	\$	starting point) Number of years		Existing life insurance	\$
Final expenses	\$	for income replacement?		Other income	\$
Sum of debt obligations:	\$	Income replacement: (Income x % of income to replace x # of years to replace income)	\$	Sum of available assets:	\$

Current insurance gap

(A + B - C)

\$

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