

Needs Analysis Worksheet

How much disability insurance is enough?

INCOME:

If married, your spouse's annual income: \$ _____

Monthly investment income: \$ _____

Income from current group or individual disability coverage \$ _____

TOTAL INCOME: \$ _____

EXPENSES:

Mortgage (including property tax) or rent \$ _____

Car payments and insurance \$ _____

Utilities \$ _____

Food and clothing \$ _____

Child care expenses \$ _____

Bank loan and credit card payments \$ _____

Medical expenses \$ _____

Insurance premiums \$ _____

Savings, investment and retirement contributions \$ _____

Home maintenance costs \$ _____

Other (education, entertainment, etc.) \$ _____

AMOUNT OF DISABILITY COVERAGE NEEDED: \$ _____

(Income minus expenses)