



How Much Income Protection Do I Need?

Disability income insurance replaces some of your regular income if an injury or illness makes it impossible for you to work. Start by looking at your monthly bills to get an idea of how much coverage you may need.

1. What is your monthly mortgage payment or rent? =

2. What other ongoing expenses do you have?

Car payment Student loans Credit cards Other
 + + + =

3. What are your monthly household expenses?

Childcare Utilities Cable/Internet Phone
 + + + =

4. Total monthly expenses (add subtotals in sections 1-3): =

5. Typically, disability income insurance benefits cover about 60 percent of your income. x 0.6

Solution: Disability income insurance monthly benefit you may need =

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