Assurity®

How Much Income Protection Do I Need?

Disability income insurance replaces some of your income if you can't work at your regular job because of an illness or injury. Start by looking at your monthly bills. Would you have enough income to cover your living expenses?

Calculate monthly expenses

1. What is your monthly mortgage payment or rent?

2. What other ongoing expenses do you have?

Car payment	+	
Student loans	+	
Credit cards	+	
Other debt	+	

3. What are your monthly household expenses?

Childcare	+	
Utilities	+	
Cable/internet	+	
Phone	+	

Total Expenses	=	

Calculate monthly benefit needs

The amount of disability income monthly benefit you can qualify for is based on your occupation and your income.

What is your monthly salary?

Typically, disability income insurance benefits can be as high as 60% of your income. x 0.6

Solution: Disability income insurance monthly benefit you may need	=	

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