

Determining Your Coverage

Meeting Your Monthly Income Objective at 8% *

		MONTHLY INCOME						
		\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$5,500	\$6,000
YEARS	2	\$66,800	\$78,000	\$89,100	\$100,200	\$111,300	\$122,500	\$133,600
	4	\$123,800	\$144,400	\$165,000	\$185,600	\$206,200	\$226,800	\$247,500
	6	\$172,300	\$201,000	\$229,700	\$258,400	\$287,100	\$315,800	\$344,500
	8	\$213,700	\$249,300	\$284,900	\$320,500	\$356,100	\$391,700	\$427,300
	10	\$249,000	\$290,400	\$331,900	\$373,400	\$414,900	\$456,400	\$497,900
	12	\$279,000	\$325,500	\$372,000	\$418,500	\$465,000	\$511,500	\$558,000
	14	\$304,700	\$355,500	\$406,200	\$457,000	\$507,800	\$558,600	\$609,300
	16	\$326,600	\$381,000	\$435,400	\$489,800	\$544,200	\$598,700	\$653,100
	18	\$345,200	\$402,700	\$460,300	\$517,800	\$575,300	\$632,800	\$690,400
	20	\$361,100	\$421,300	\$481,500	\$541,600	\$601,800	\$662,000	\$722,200
	22	\$374,700	\$437,100	\$499,500	\$562,000	\$624,400	\$686,800	\$749,300
	24	\$386,200	\$450,600	\$514,900	\$579,300	\$643,700	\$708,000	\$772,400
	26	\$396,100	\$462,100	\$528,100	\$594,100	\$660,100	\$726,100	\$792,100
	28	\$404,500	\$471,900	\$539,300	\$606,700	\$674,100	\$741,500	\$808,900
	30	\$411,600	\$480,200	\$548,800	\$617,400	\$686,000	\$754,600	\$823,200
	32	\$417,700	\$487,300	\$557,000	\$626,600	\$696,200	\$765,800	\$835,400
	34	\$422,900	\$493,400	\$563,900	\$634,400	\$704,900	\$775,300	\$845,800
	36	\$427,400	\$498,600	\$569,800	\$641,000	\$712,300	\$783,500	\$854,700
	38	\$431,200	\$503,000	\$574,900	\$646,700	\$718,600	\$790,400	\$862,300
	40	\$434,400	\$506,800	\$579,200	\$651,600	\$723,900	\$796,300	\$868,700

* The hypothetical illustration is intended to show compounding at an 8% interest rate (compounded monthly), and is not intended to show the performance of any actual program. Results do not include taxes, which would change net income. All numbers rounded up to the nearest \$100.

Debt (Total from Monthly Expenses) \$

Income Replacement \$

Mortgage Balance \$

Education Fund \$

TOTAL \$



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How Much is Enough?

When you sit down to determine your life insurance needs, you need to ask yourself three simple questions.

If you died tomorrow...

- How much cash would your family **need** to maintain their quality of life?
- How much cash would your family **have** to maintain their quality of life?
- How much can you **afford** to pay every month to help make sure that your family will have enough cash to live the way you want them to?

Your Life, Your Family How Much Is Enough?

Use the chart on the right to compare your monthly income with your monthly expenses. If you or your spouse died tomorrow, how would that affect your monthly income? Which expenditures would have to be reduced or eliminated for your family to maintain a reasonable standard of living?

What You Need Today How Much Is Enough?

Based on your needs, use the chart on the back to plug in monthly income and number of years. That figure is the amount you would need in cash TODAY, based on 8% interest, to maintain your family's quality of life.

For example, if your family needs \$3,000 a month for 10 years, you would need to have saved \$249,000, accumulating 8% interest, to adequately cover your family. That means TODAY you need \$249,000 in protection.

Total Monthly Income: \$_____

Monthly Expenses

Taxes	\$_____
Savings	\$_____
Mortgage/Rent	\$_____
Gas/Electricity/Water	\$_____
Property/Renters Insurance	\$_____
Medical & Dental Insurance	\$_____
Life & Health Insurance	\$_____
Cell phone/Internet/Cable	\$_____
Home/Auto Maintenance	\$_____
Food	\$_____
Clothing	\$_____
Credit Card Accounts	\$_____
Department Store Accounts	\$_____
Car Loans	\$_____
Car Insurance	\$_____
Fuel	\$_____
Health/Pharmacy	\$_____
Entertainment	\$_____
Vacation	\$_____
Education	\$_____
Church	\$_____
Charities	\$_____
Miscellaneous	\$_____

Total Monthly Outgo: \$_____