

## Insurance Planning

# PROFESSIONALS' INSURANCE CENTRE

## Disability Needs Analysis Worksheet

Age	Multiplier*	Age	Multiplier*
25	67.4026	41	32.3490
26	64.7830	42	30.5844
27	62.2273	43	28.8629
28	59.7339	44	27.1833
29	57.3014	45	25.5447
30	54.9282	46	23.9460
31	52.6129	47	22.3863
32	50.3540	48	20.8647
33	48.1503	49	19.3802
34	46.0003	50	17.9319
35	43.9027	51	16.5190
36	41.8563	52	15.1404
37	39.8598	53	13.7956
38	37.9120	54	12.4835
39	36.0117	55	11.2034
40	34.1578		

(A) Current Income \$ \_\_\_\_\_

(B) Multiplier\* from table to the left \_\_\_\_\_

**Potential Earnings to age 65 (A x B) \$ \_\_\_\_\_**

### Insuring Your Assets

The value of your home and car(s) \$ \_\_\_\_\_

The premiums you pay to insure these assets \$ \_\_\_\_\_

**The value of your potential earnings up to age 65 \$ \_\_\_\_\_**

You spend a lot of money protecting your home & car(s). But, what about the one thing that makes them possible – your income? Personalized disability insurance can provide the protection you need for insuring your potential income.

### *To maintain your current standard of living you need: (Monthly Expenses)*

Mortgage or rent \$ \_\_\_\_\_

Utilities \$ \_\_\_\_\_

Loan repayments \$ \_\_\_\_\_

Groceries \$ \_\_\_\_\_

Personal care (clothing, fitness etc) \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Medical/dental \$ \_\_\_\_\_

Childcare (including alimony, child support) \$ \_\_\_\_\_

Education \$ \_\_\_\_\_

Retirement Savings \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Total Expenses \$ \_\_\_\_\_**

### **Calculation**

Total Expenses \$ \_\_\_\_\_

Minus Existing Coverage: Individual \$ \_\_\_\_\_

Group \$ \_\_\_\_\_

Total Existing \$ \_\_\_\_\_

**Total NEW amount required is the difference between these two: \$ \_\_\_\_\_**

## Insurance Planning That Never Rests

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