



# 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 can be as high as 60 percent of your income.** x 0.6

**Solution: Disability income insurance monthly benefit you may need** =

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