

## How much life insurance do you need?

It is a widely suggested principle that seven times your annual income should be considered when attempting to calculate replacement income.

\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$60,000	Annual Income
\$175,000	\$210,000	\$245,000	\$280,000	\$315,000	\$350,000	\$420,000	Income multiplied by Seven

### How long will it last?

Different individual day-to-day spending habits and expenses will determine how long the proceeds will last.

\$175,000	\$210,000	\$245,000	\$280,000	\$315,000	\$350,000	\$420,000	Income multiplied by Seven
9 Years	12 Years	14 Years	17 Years	21 Years	25 Years	38 Years	\$25,000
8 Years	9 Years	11 Years	13 Years	16 Years	18 Years	25 Years	\$30,000
6 Years	8 Years	9 Years	11 Years	13 Years	15 Years	19 Years	\$35,000
	7 Years	8 Years	9 Years	11 Years	12 Years	16 Years	\$40,000 Annual Spending
		7 Years	8 Years	9 Years	11 Years	13 Years	\$45,000
			8 Years	9 Years	12 Years	12 Years	\$50,000
						9 Years	\$60,000

**NOTE:** The calculations above do not take into consideration any tax: however, they do assume a 5% rate of return on a principal amount.

### How long do you need it to last?

Different individual day-to-day spending habits and expenses will determine how long the proceeds will last.

\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$60,000	Income multiplied by Seven
\$108,236	\$108,236	\$108,236	\$108,236	\$108,236	\$108,236	\$108,236	5 Years
\$193,043	\$193,043	\$193,043	\$193,043	\$193,043	\$193,043	\$193,043	10 Years
\$259,491	\$259,491	\$259,491	\$259,491	\$259,491	\$259,491	\$259,491	15 Years
\$311,555	\$311,555	\$311,555	\$311,555	\$311,555	\$311,555	\$311,555	20 Years Annual Spending
\$352,348	\$352,348	\$352,348	\$352,348	\$352,348	\$352,348	\$352,348	25 Years
\$384,311	\$384,311	\$384,311	\$384,311	\$384,311	\$384,311	\$384,311	30 Years

**NOTE:** The calculations above do not take into consideration any tax: however, they do assume a 5% rate of return on a principal amount.