

SHORT LIFE COVER CALCULATOR

Family's annual income shortfall.

(Note ANNUAL income!)

Your Input R

Total BEFORE tax income		180 000
less 20% after your death	36 000	144 000
less income of survivor	0	144 000
less retirement fund annuities	0	144 000
Total Income Shortfall		144 000

Divide by 0.03

and put here

Capital required to fund income shortfall.

4 800 000

Less

Savings and investments	0	4 800 000
Life policies	0	4 800 000
Retirement fund lump sums	0	4 800 000

Add Liabilities

Mortgage	0	4 800 000
Vehicles	0	4 800 000
Last expenses	0	4 800 000
Other	0	4 800 000

Add Financial Goals

Education	0	4 800 000
Other	0	4 800 000

TOTAL LIFE COVER NEEDED

4 800 000