

# How Much Insurance is Enough?

Proper planning will help to ensure that your survivors have enough money to pay off debts, pay the daily bills and ensure there are enough funds to live on.

Determining the right insurance coverage for your needs is an important decision.

HOW MUCH LIFE INSURANCE YOU'LL NEED INVOLVES TWO MAJOR FACTORS:

1

## DEBTS AND EXPENSES

How much will it take to pay your debts off?



MORTGAGE



CREDIT CARDS



LEGAL & ACCOUNTING FEES



FUNERAL EXPENSES



OTHER DEBTS

2

## MAINTAIN LIFESTYLE

How much will it take to maintain your lifestyle?



LIVING EXPENSES



EDUCATION FUND



TAXES



UTILITIES



OTHER EXPENSES

BE SURE TO CONSIDER THE FOLLOWING:

The question of how much insurance to carry can be complicated, especially when your needs can change. It is important to periodically reviewing your coverage.



TYPE OF PROTECTION



LENGTH OF COVERAGE



FEES & CHARGES

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