

What is Your Replacement Value?

People at Work



Money at Work



Value of People at Work

1. Working Spouse's Income: _____ \$ _____
2. Other Spouse's Income / Value of Working in the Home (see Chart) _____ \$ _____

**People
at Work**

**Must be
Replaced by**

**Money
at Work**

What would be necessary to replace your income for your family?

| | Present Value (People at Work) | Income Requirement (Money at Work) |
|--------|-----------------------------------|---------------------------------------|
| YOU | _____ | _____ |
| SPOUSE | _____ | _____ |

Capital to Replace Income

| Name | Income Requirement | Long-Term Interest Rate Anticipated (%) | Capital Required | Subtract Life Insurance (Inforce) | Additional Life Insurance Needed |
|--------|-----------------------|---|------------------|---|--|
| YOU | _____ | _____ | _____ | _____ | \$ _____ |
| SPOUSE | _____ | _____ | _____ | _____ | \$ _____ |