



Calculating your life insurance need

Name: _____ Date: _____

Basic needs calculation

Total debt/expenses

| | |
|----------------------------|------------------|
| Mortgage | \$ _____ |
| Credit card debt | +\$ _____ |
| Loans (bank, car, student) | +\$ _____ |
| Desired college fund | +\$ _____ |
| Other | +\$ _____ |
| Total debt/expenses | =\$ _____ |

Total resources

| | |
|---------------------------|------------------|
| Individual life insurance | \$ _____ |
| Group life insurance | +\$ _____ |
| Savings | +\$ _____ |
| Other | +\$ _____ |
| Total resources | =\$ _____ |

Life insurance need

| | |
|----------------------------|------------------|
| Total debt/expenses | \$ _____ |
| Total resources | -\$ _____ |
| Life insurance need | =\$ _____ |



Human Life Value calculation

Human Life Value

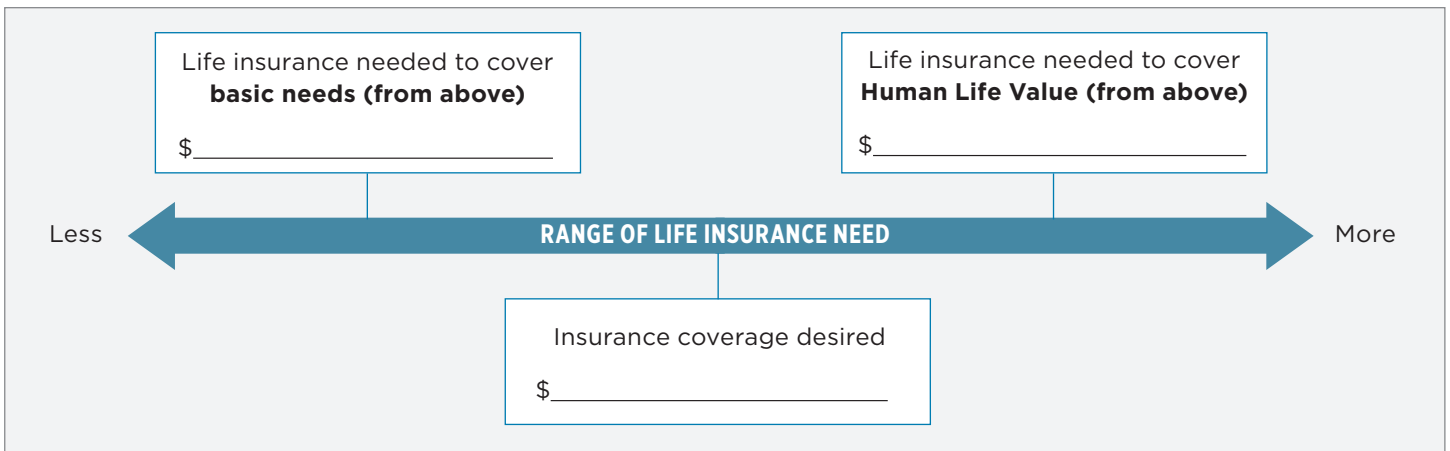
| | |
|-------------------------|------------------|
| Annual earned income | \$ _____ |
| Years to retirement | X _____ |
| Human Life Value | =\$ _____ |

Resources

| | |
|---------------------------|------------------|
| Individual life insurance | \$ _____ |
| Group life insurance | +\$ _____ |
| Savings | +\$ _____ |
| Other | +\$ _____ |
| Total resources | =\$ _____ |

Life insurance need

| | |
|----------------------------|------------------|
| Human Life Value | \$ _____ |
| Total resources | -\$ _____ |
| Life insurance need | =\$ _____ |



The information provided in this fact finder may be used by your advisor to help develop a recommendation for you, the client. The values contained in this document are provided and confirmed by you, the client. This document is not a statement or a guarantee of account values. Any inaccuracies within this document may impact the recommendation provided to you.

Securian Financial Group, Inc.

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