

# DIME LIFE INSURANCE NEEDS ESTIMATOR

**Debt**

$$\frac{\quad}{\text{Mortgage}} + \frac{\quad}{\text{Credit Cards}} + \frac{\quad}{\text{Auto Loans}} + \frac{\quad}{\text{Other}} = \frac{\quad}{\quad}$$

**Income**

$$\frac{\quad}{\text{Annual Salary}} \times \frac{\quad}{\text{Number of Years}} = \frac{\quad}{\quad}$$

**Mortality**

$$\frac{\quad}{\text{Funeral Expenses}} + \frac{\quad}{\text{Medical Expenses}} = \frac{\quad}{\quad}$$

(Median cost \$8,755)<sup>1,2</sup>

**Education**

$$\frac{\quad}{\text{Annual Cost}} \times \frac{\quad}{\text{Number of Years}} \times \frac{\quad}{\text{Number of Children}} = \frac{\quad}{\quad}$$

(Average total tuition and fee and room and board charges for a public four-year in-state institution are \$20,770)<sup>3</sup>

**Subtotal** =  $\frac{\quad}{\quad}$

**Current Life Insurance (-)** =  $\frac{\quad}{\quad}$

=

## Amount of Life Insurance Needed

Amount of insurance needed may vary based upon individual circumstances. Contact your agent for a more in-depth review of your insurance needs.

<sup>1</sup> Source: 2017 National Funeral Directors Association median cost of a basic funeral with vault.

<sup>2</sup> This life insurance does not specifically cover funeral goods and services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

<sup>3</sup> Source: The College Board, Annual Survey of Colleges 2017-2018.



# CALL YOUR GRANGE LIFE INSURANCE COMPANY AGENT AND PLAN NOW TO HELP PROTECT YOUR FUTURE.



*For more information contact us at:*

**Kay Cordell**

**615-847-3669**

**[www.cordellinsuranceagency.com](http://www.cordellinsuranceagency.com)**



All life policies are underwritten by Grange Life Insurance Company, Columbus OH, or Kansas City Life Insurance Company, Kansas City, MO, and are subject to underwriting approval. Not available in all states. 18-1011\_LIF031 | LIF005 (11-2018) | L-26-204 (11-2018)

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