Protecting Your Income and Lifestyle



A Worksheet

You can use this worksheet to calculate how much insurance you might need to protect your financial security in the event an accident or illness prevents you from earning income for an extended period of time.

Step 1: Current Situation

My Current Monthly Expenses	
Mortgage/Rent \$	
Groceries	
Clothing	
Utilities	
Medical Expenses	
Medical Insurance	
Credit Card Payments	
Auto Insurance	
Transportation	
Home Maintenance	
Property Taxes	
Property Insurance	
Education	
Day Care	
Loans	
401K/IRA/Retirement Funding	
Savings	
Other	
Total Current Monthly Expenses \$	1



Will you be able to support yourself financially in the event an accident or long-term illness prevents you from earning your usual income? Use this worksheet to find out.

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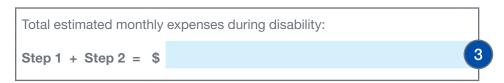
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Protecting Your Income Worksheet 16360 (11/24) SI/SNY

Step 2: Possible Additional Expenses During Recovery



Step 3: Calculate



Step 4: Estimate Income Sources During Disability

Write down monthly benefits you might receive from public and private insurance sources.

My Anticipated Monthly Income	
Social Security Disability Income (SSDI) Workers' Compensation	\$
Benefits From My Employer's Sick Pay or LTD Insurance	
Family and Friends	
Withdrawals From Savings, Retirement and Education Accounts	
Withdrawals From Investments	
Other	
Total Anticipated Monthly Income	\$

Do The Math

Subtract 3 (your anticipated expenses at disability) from 4 (your anticipated income at disability). This amount provides an estimate of how much coverage you might need.

Then contact your insurance representative to find out how The Standard can help you protect your income or your business with income protection insurance solutions.

This calculator is provided for general information and educational purposes only. It is only intended to provide a general estimate of your potential income needs and should not be considered legal or financial advice. The results are based solely on information provided by you. This is not an offer of disability income insurance coverage and eligibility for coverage is subject to application and underwriting. For a more accurate and detailed analysis, please consult with a professional insurance producer.

These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued. Some policy provisions and available riders may vary by state. Optional riders are subject to underwriting and reinsurance availability, and may increase premiums. A medical exam may be required upon application. For complete cost and coverage details, please contact your insurance representative, or The Standard at 800.247.6888 (800.378.6057 in New York).

Note for New York: This policy would provide disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio is at least 60% for individual, franchise or guaranteed standard issue coverage. This ratio is the portion of future premiums which The Standard expects to return as benefits, when averaged over all people with the applicable policy.