

# HOW MUCH LIFE INSURANCE DO I NEED?

Date: June 5, 2025

## INTRODUCTION

A secure future starts with a solid plan. And you can create a foundation for that plan by establishing ways to meet your loved ones' financial needs after you're gone.

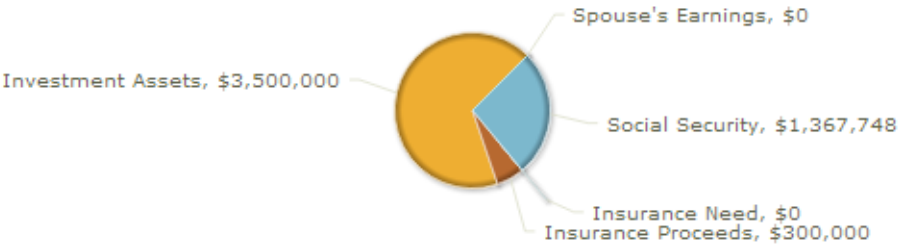
Use this calculator to determine how much coverage your family may need to help them stay financially secure. Input your personal information and approximate final expenses.

## ANALYSIS

Congratulations! It appears that you have sufficient resources to cover any immediate and long-term income replacement needs in the event of your death.

Needs	
Immediate needs	\$0
Long-term needs	\$5,005,428
Total needs	\$5,005,428
Resources	
Investment assets	\$3,500,000
Existing life insurance	\$300,000
Spouse's earnings	\$0
Social security	\$1,367,748
Total resources	\$5,167,748
Shortfall	\$0
Additional life insurance needed	\$0

Insurance Need



Year	Spouse Age	Spouse Income	Social Security	Available Income	Desired Income	(Shortfall)/ Surplus	Available Resources	Insurance Needed
1	59	\$0	\$0	\$0	\$160,000	\$-160,000	\$3,800,000	\$0
2	60	0	0	0	165,600	-165,600	3,803,800	0

All results are estimates; actual figures may vary. This calculator and any values displayed above are intended for educational purposes only.

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3	61	0	0	0	171,396	-171,396	3,801,919	0
4	62	0	0	0	177,395	-177,395	3,793,897	0
5	63	0	57,406	57,406	183,604	-126,198	3,779,244	0
6	64	0	59,415	59,415	190,030	-130,615	3,817,433	0
7	65	0	61,494	61,494	196,681	-135,187	3,852,725	0
8	66	0	63,647	63,647	203,565	-139,918	3,884,828	0
9	67	0	65,874	65,874	210,689	-144,815	3,913,430	0
10	68	0	68,180	68,180	218,064	-149,884	3,938,203	0
11	69	0	70,566	70,566	225,696	-155,130	3,958,793	0
12	70	0	73,036	73,036	233,595	-160,559	3,974,828	0
13	71	0	75,592	75,592	241,771	-166,179	3,985,911	0
14	72	0	78,238	78,238	250,233	-171,995	3,991,620	0
15	73	0	80,976	80,976	258,991	-178,015	3,991,508	0
16	74	0	83,810	83,810	268,056	-184,245	3,985,100	0
17	75	0	86,744	86,744	277,438	-190,694	3,971,893	0
18	76	0	89,780	89,780	287,148	-197,368	3,951,353	0
19	77	0	92,922	92,922	297,198	-204,276	3,922,914	0
20	78	0	96,174	96,174	307,600	-211,426	3,885,977	0
21	79	0	99,540	99,540	318,366	-218,826	3,839,906	0
22	80	0	103,024	103,024	329,509	-226,485	3,784,028	0
23	81	0	106,630	106,630	341,042	-234,412	3,717,633	0
24	82	0	110,362	110,362	352,978	-242,616	3,639,966	0
25	83	0	114,225	114,225	365,333	-251,108	3,550,231	0
26	84	0	118,223	118,223	378,119	-259,896	3,447,584	0
27	85	0	122,361	122,361	391,353	-268,993	3,331,133	0
28	86	0	126,643	126,643	405,051	-278,408	3,199,937	0
29	87	0	131,076	131,076	419,228	-288,152	3,052,998	0
30	88	0	135,663	135,663	433,900	-298,237	2,889,264	0
31	89	0	140,412	140,412	449,087	-308,675	2,707,623	0
32	90	0	145,326	145,326	464,805	-319,479	2,506,901	0
33	91	0	150,412	150,412	481,073	-330,661	2,285,855	0
34	92	0	155,677	155,677	497,911	-342,234	2,043,178	0
35	93	0	161,125	161,125	515,338	-354,212	1,777,487	0
36	94	0	166,765	166,765	533,374	-366,610	1,487,322	0
37	95	\$0	\$172,602	\$172,602	\$552,043	\$-379,441	\$1,171,144	\$0

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