

HOW MUCH LIFE INSURANCE DO I NEED?

Date: April 1, 2026

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.

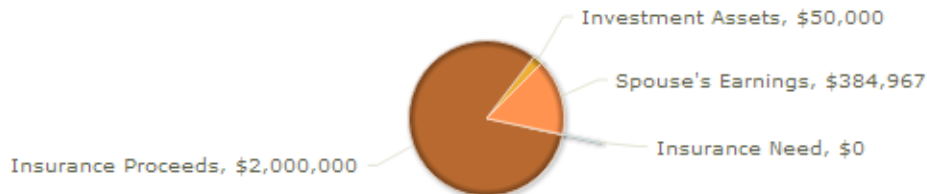
Use this calculator to determine how much coverage your family may need to help them stay financially secure. Input your personal information and approximate final expenses.

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	\$310,000
Long-term needs	\$1,454,900
Total needs	\$1,764,900
Resources	
Investment assets	\$50,000
Existing life insurance	\$2,000,000
Spouse's earnings	\$384,967
Total resources	\$2,434,967
Shortfall	\$0
Additional life insurance needed	\$0

Insurance Need



Year	Spouse Age	Spouse Income	Available Income	Desired Income	(Shortfall)/ Surplus	Available Resources	Insurance Needed
1	35	\$25,000	\$25,000	\$75,000	\$-50,000	\$1,740,000	\$0
2	36	25,500	25,500	76,500	-51,000	1,774,500	0
3	37	26,010	26,010	78,030	-52,020	1,809,675	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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4	38	26,530	26,530	79,591	-53,060	1,845,538	0
5	39	27,061	27,061	81,182	-54,122	1,882,101	0
6	40	27,602	27,602	82,806	-55,204	1,919,379	0
7	41	28,154	28,154	84,462	-56,308	1,957,383	0
8	42	28,717	28,717	86,151	-57,434	1,996,129	0
9	43	29,291	29,291	87,874	-58,583	2,035,629	0
10	44	29,877	29,877	89,632	-59,755	2,075,899	0
11	45	30,475	30,475	91,425	-60,950	2,116,951	0
12	46	31,084	31,084	93,253	-62,169	2,158,802	0
13	47	31,706	31,706	95,118	-63,412	2,201,465	0
14	48	32,340	32,340	97,020	-64,680	2,244,955	0
15	49	32,987	32,987	98,961	-65,974	2,289,289	0
16	50	33,647	33,647	100,940	-67,293	2,334,480	0
17	51	34,320	34,320	102,959	-68,639	2,380,546	0
18	52	35,006	35,006	105,018	-70,012	2,427,502	0
19	53	35,706	35,706	107,118	-71,412	2,475,365	0
20	54	\$36,420	\$36,420	\$109,261	\$-72,841	\$2,524,150	\$0

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