HOW MUCH DISABILITY INCOME INSURANCE DO I NEED?

Date: October 3, 2025

INTRODUCTION

Your ability to earn an income may be your most important financial asset. Use this calculator to help determine how much income you would need to replace if you were to become disabled.

SUMMARY OF INPUT

Spouse's after-tax income	\$3,600
Investment income	\$0
Group/Individual disability income	\$0
Other monthly income	\$0
Mortgage or rent	\$1,200
Loan repayments	\$500
Utilities	\$400
Food	\$800
Clothing	\$200
Transportation	\$200
Education/Tuition	\$280
Medical/Personal Care	\$150
Insurance premiums	\$350
Other expenses	\$0

ANALYSIS

Without your paycheck, your expenses would exceed your income by \$480.00 per month.





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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