

# Life Insurance Needs Analysis

## A Tool to Estimate the Right Amount of Life Insurance Coverage



<input type="radio"/> <b>Annual Income Replacement:</b> The amount of annual income your beneficiaries would need upon your death.		<input type="text"/>
<input type="radio"/> <b>Years Income is Needed:</b> The number of years your beneficiaries would need an annual income stream upon your death.	x	<input type="text"/>
<input type="radio"/> <b>Cash for Immediate Needs:</b> The amount needed to cover all final expenses upon your death. This includes funeral costs, medical expenses, probate fees, etc.	+	<input type="text"/>
<input type="radio"/> <b>Debts and Obligations:</b> Estimate the amount needed to pay off your debts and obligations. Include credit card balances, car loans, educational loans, and other remaining liabilities.	+	<input type="text"/>
<input type="radio"/> <b>Total Available Funds:</b> The total sum of savings, investments and other assets which may provide income for your family.	-	<input type="text"/>
<input type="radio"/> <b>Estimated Life Insurance Coverage Needed:</b> A general estimate of the amount of life insurance coverage you may need.	=	<input type="text"/>

This Life Insurance Needs Analysis is intended only to provide a general estimate of the amount of life insurance coverage you may need. This analysis provides only a snapshot of your current situation. You should complete a new Life Insurance Needs Analysis at least annually, and whenever your relevant information changes. The results of this analysis are based on your inputs and assumptions. Changes to those items will produce different results.

Neither Protective Life Insurance Company nor its representatives offer legal or tax advice. Investors should consult their attorney or tax adviser regarding their individual situations. Life insurance policies issued by Protective Life Insurance Company, Birmingham, AL.

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