

# HOW MUCH LIFE INSURANCE DOES IT TAKE TO REPLACE YOUR INCOME?

Assumes the lump sum shown below earns a rate of 6% and a 20% effective tax rate on the investment earnings.

YEARS OF INCOME PROVIDED		5	10	15	20	25	30	35	40	45	50
ANNUAL INCOME PROVIDED  The initial annual income is shown in the chart. It is assumed to grow at a 3% rate each year.	\$18,000 \$1,500/month	86,961	166,706	239,834	306,894	368,390	424,783	476,496	523,918	567,406	607,284
	\$24,000 \$2,000/month	115,948	222,275	319,779	409,192	491,187	566,377	635,328	698,558	756,541	809,713
	\$30,000 \$2,500/month	144,935	277,844	399,724	511,491	613,983	707,971	794,160	873,197	945,676	1,012,141
	\$36,000 \$3,000/month	173,922	333,412	479,669	613,789	736,780	849,565	952,992	1,047,837	1,134,811	1,214,569
	\$42,000 \$3,500/month	202,909	388,981	559,613	716,087	859,576	991,159	1,111,824	1,222,476	1,323,946	1,416,997
	\$48,000 \$4,000/month	231,896	444,550	639,558	818,385	982,373	1,132,754	1,270,656	1,397,116	1,513,082	1,619,425
	\$54,000 \$4,500/month	260,883	500,119	719,503	920,683	1,105,170	1,274,348	1,429,488	1,571,755	1,702,217	1,821,853
	\$60,000 \$5,000/month	289,870	555,687	799,448	1,022,981	1,227,966	1,415,942	1,588,320	1,746,394	1,891,352	2,024,281
	\$66,000 \$5,500/month	318,857	611,256	879,392	1,125,279	1,350,763	1,557,536	1,747,152	1,921,034	2,080,487	2,226,710
	\$72,000 \$6,000/month	347,844	666,825	959,337	1,227,577	1,473,560	1,699,131	1,905,984	2,095,673	2,269,623	2,429,138
	\$78,000 \$6,500/month	376,831	722,394	1,039,282	1,329,876	1,596,356	1,840,725	2,064,816	2,270,313	2,458,758	2,631,566
	\$84,000 \$7,000/month	405,818	777,962	1,119,227	1,432,174	1,719,153	1,982,319	2,223,648	2,444,952	2,647,893	2,833,994
	\$90,000 \$7,500/month	434,805	833,531	1,199,172	1,534,472	1,841,949	2,123,913	2,382,480	2,619,592	2,837,028	3,036,422
	\$96,000 \$8,000/month	463,792	889,100	1,279,116	1,636,770	1,964,746	2,265,507	2,541,312	2,794,231	3,026,163	3,238,850
	\$102,000 \$8,500/month	492,779	944,669	1,359,061	1,739,068	2,087,543	2,407,102	2,700,144	2,968,871	3,215,299	3,441,278
	\$108,000 \$9,000/month	521,766	1,000,237	1,439,006	1,841,366	2,210,339	2,548,696	2,858,976	3,143,510	3,404,434	3,643,707
	\$114,000 \$9,500/month	550,753	1,055,806	1,518,951	1,943,664	2,333,136	2,690,290	3,017,808	3,318,149	3,593,569	3,846,135
	\$120,000 \$10,000/month	579,740	1,111,375	1,598,895	2,045,962	2,455,933	2,831,884	3,176,640	3,492,789	3,782,704	4,048,563
The information presented is hypothetical and not intended to project or predict investment results.											

[COMPANY LOGO]  
[CONTACT INFORMATION]  
[COMPANY DISCLOSURE]

This chart is meant to provide a hypothetical example of how much money would be needed to provide a level of income over a number of years. This information may be of particular interest to individuals who may have a need for life insurance, such as those nearing retirement, young families, or certain business owners. It is recommended to work with a financial services professional to assess your life insurance needs or specific products that may be available.

The chart below assumes a lump sum shown below earning a rate of 6% annually and a 20% effective tax rate on the investment earnings.

Please keep in mind that life insurance policies typically require health underwriting and, in many instances, financial underwriting. Policy loans and withdrawals from a life insurance policy will reduce available cash values and death benefits and may cause the policy to lapse or affect any guarantees against lapse. Additional premium payments may be required to keep the life insurance policy in-force. In the event of a lapse, outstanding loans in excess of unrecovered cost basis will be subject to ordinary income tax. Withdrawals are generally income tax free, unless the withdrawal amount exceeds the amount of premium paid.