



COVERAGE EXPENSES		
A	Final Burial Expenses	\$
B	Outstanding Debts	\$
C	Mortgage Debt	\$
D	College Funding Needs	\$

E	Total Coverage Expenses Needed	\$
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INCOME REPLACEMENT		
F	Survivor's Annual Income Needs	\$
G	Survivor's Annual Income	\$
H	Family Total Social Security Survivor's Benefit	\$
I	Total Income Replacement Needed (F - (G+H))	\$
J	Estimated Safe Withdrawl Rate	4.5%

K	Total Amount Needed to Replace Income (I ÷ 0.045)	\$
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TOTAL LIFE INSURANCE COVERAGE NEEDS		
L	Combined Coverage Needs (E + K)	

CURRENT PERSONAL ASSETS		
M	Retirement Savings	\$
N	Current Life Insurance Coverage	\$

	Additional Life Insurance Needs (L - (M+N))	\$
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