



# Protecting Your Income And Lifestyle: A Worksheet

You can use this worksheet to calculate how much insurance you might need to protect your financial security in the event an accident or illness prevents you from earning income for an extended period of time.

## Step 1: Current Situation

My Current Monthly Expenses	
Mortgage/Rent	\$ _____
Groceries	_____
Clothing	_____
Utilities	_____
Medical Expenses	_____
Medical Insurance	_____
Credit Card Payments	_____
Auto Insurance	_____
Transportation	_____
Home Maintenance	_____
Property Taxes	_____
Property Insurance	_____
Education	_____
Day Care	_____
Loans	_____
401K/IRA/Retirement Funding	_____
Savings	_____
Other	_____
<b>Total Current Monthly Expenses</b>	<b>\$ _____</b>



**Will you be able to support yourself financially in the event an accident or long-term illness prevents you from earning your usual income? Use this worksheet to find out.**

continued on next page

Standard Insurance Company  
The Standard Life Insurance Company  
of New York

[www.standard.com](http://www.standard.com)

B152 and B170, B170AMR (in New York only)

Protecting Your Income And Lifestyle  
Worksheet

16360DIY (5/13) SI/SNY

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## Step 2: Possible Additional Expenses During Recovery

My Anticipated Monthly Expenses	
Nanny/Housekeeper	\$ _____
Aide	_____
COBRA (Medical Insurance)	_____
Medical Expenses Not Covered By Insurance	_____
<hr/>	
<b>Total Anticipated Monthly Expenses</b>	<b>\$ _____</b>

## Step 3: Calculate

Total estimated monthly expenses during disability:

**Step 1 + Step 2 = \$ \_\_\_\_\_**

## Step 4: Estimate Income Sources During Disability

Write down monthly benefits you might receive from public and private insurance sources.

My Anticipated Monthly Income	
Social Security Disability Income (SSDI)	\$ _____
Workers' Compensation	_____
Benefits From My Employer's Sick Pay Or LTD Insurance	_____
Family And Friends	_____
Withdrawals From Savings, Retirement And Education Accounts	_____
Withdrawals From Investments	_____
Other	_____
<hr/>	
<b>Total Anticipated Monthly Income</b>	<b>\$ _____</b>

## Do The Math

Subtract 3 (your anticipated expenses at disability) from 4 (your anticipated income at disability). This amount provides an estimate of how much disability income insurance you might need.

**Step 4 – Step 3 = \$ \_\_\_\_\_**

Then contact your insurance representative or financial advisor to find out how The Standard can help you protect your income or your business with disability income insurance solutions.

Name(s)  
Agency Name  
Address  
Address 2  
Phone Number  
Email  
Web

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