



DISABILITY INSURANCE NEEDS ANALYSIS

	If you are disabled	If your spouse is disabled
Monthly income needed (in today's dollars)	\$	\$
Additional needs	+\$	+\$
Total monthly after-tax income required	\$	\$
A. Total pretax income needs	\$	\$
Available income during period of disability:		
Disability Insurance (Note: benefits may not begin for 6 to 12 months)	+\$	+\$
Your salary	+\$	+\$
Spouse salary	+\$	+\$
Income from investments	+\$	+\$
Other	+\$	+\$
Total available income	\$	\$
B. Total income during disability	\$	\$
A minus B =	\$	\$
Monthly Disability Excess/Deficiency	\$	\$