

WHAT IS YOUR REPLACEMENT VALUE



People at Work



Money at Work

Value of People at Work

1. Working Spouse's Income: _____ \$ _____
2. Other Spouse's Income / Value of Working in the Home (see Chart): _____ \$ _____

**People
at Work**

Must be
Replaced by

**Money
at Work**

What would be necessary to replace your income for your family?

	Present Value (People at Work)	Income Requirement (Money at Work)
YOU	_____	_____
SPOUSE	_____	_____

Capital to Replace Income

Name Needed	Income Requirement	Long-Term Interest Rate Anticipated (%)	Capital Required	Subtract Life Insurance (Inforce)	Additional Life Insurance Needed
YOU	_____	_____	_____	_____	\$ _____
SPOUSE	_____	_____	_____	_____	\$ _____