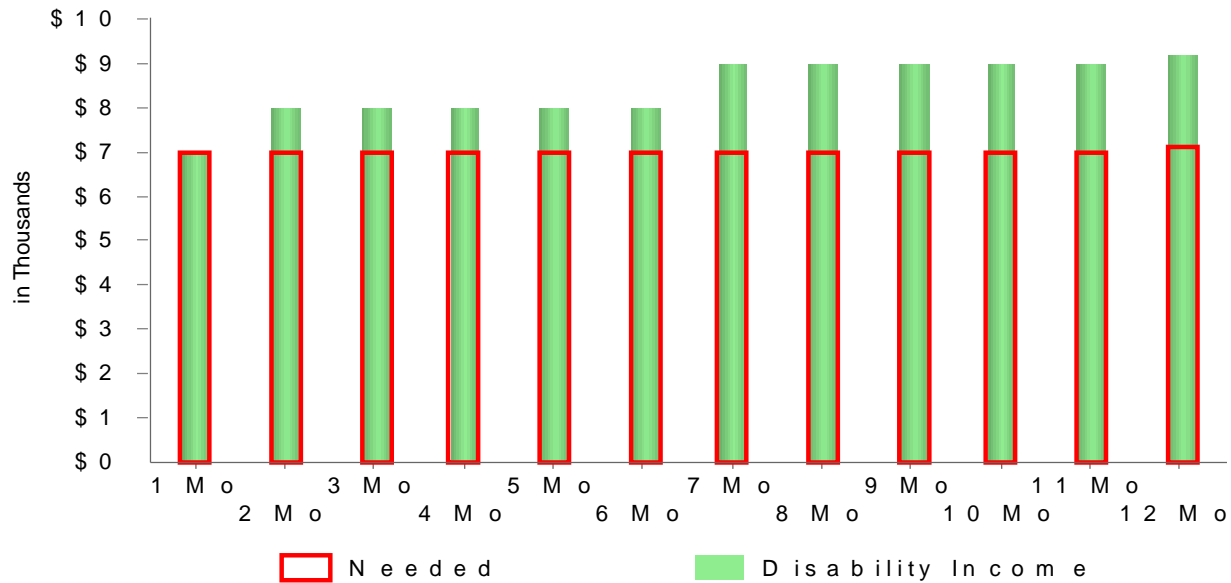


Disability = Actual

## Jim Is Disabled



## Income Needed / Goal

	1 Month	2 Months	3 Months	4 Months	7 Months	10 Months	12 Months
Present Monthly Income: \$12,500							
<b>Monthly Income Needed:</b>	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,105
With Inflation Rate of: 1.5%							

## Assets

Disability Insurance:	\$ 3,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 5,000	\$ 5,000	\$ 5,100
Salary Continuation Plan:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Spouse Working (Net Monthly Inc.):	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,060
Income from Assets:	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,020
Soc. Sec. / Govt. Disability Benefit:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Income from All Sources:</b>	\$ 7,000	\$ 8,000	\$ 8,000	\$ 8,000	\$ 9,000	\$ 9,000	\$ 9,180

## Shortage

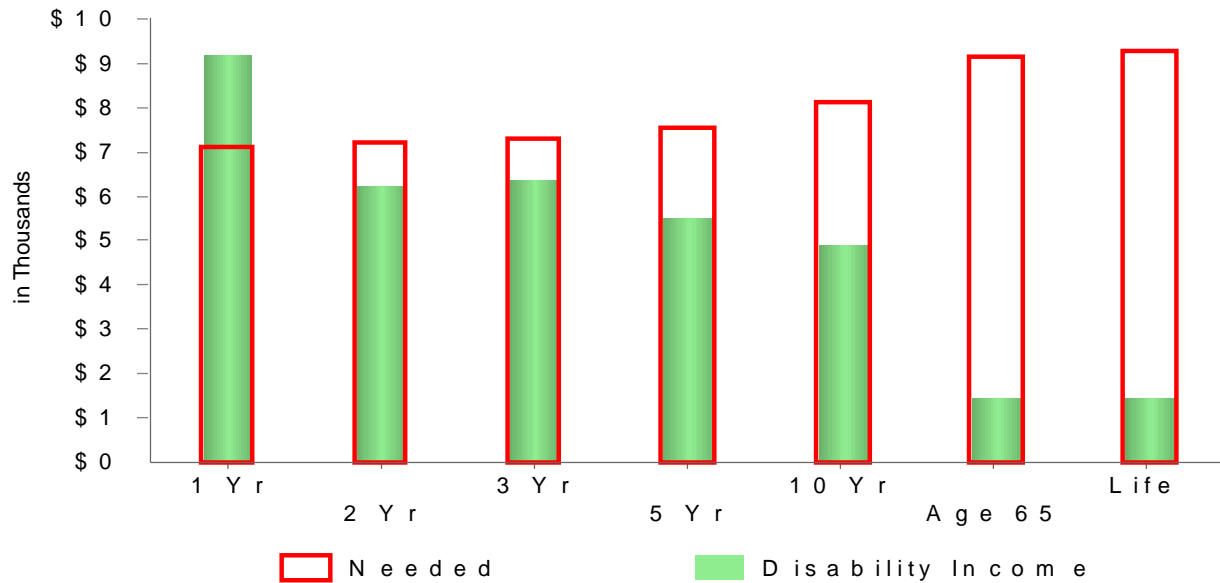
<b>Additional Monthly Income Needed:</b>	\$ 0	\$ 1,000	\$ 1,000	\$ 1,000	\$ 2,000	\$ 2,000	\$ 2,075
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## Business Overhead Expense Insurance

<b>Monthly Business Overhead Expense:</b>	\$ 0	\$ 0	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,530
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Disability = Actual

## Jim Is Disabled



## Income Needed / Goal

	1 Year	2 Years	3 Years	5 Years	10 Years	Age 65	Life
Present Monthly Income: \$12,500							
<b>Monthly Income Needed:</b>	\$ 7,105	\$ 7,212	\$ 7,320	\$ 7,541	\$ 8,124	\$ 9,151	\$ 9,289
With Inflation Rate of: 1.5%							

## Assets

Disability Insurance:	\$ 5,100	\$ 2,081	\$ 2,122	\$ 1,104	\$ 0	\$ 0	\$ 0
Salary Continuation Plan:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Spouse Working (Net Monthly Inc.):	\$ 3,060	\$ 3,121	\$ 3,184	\$ 3,312	\$ 3,657	\$ 0	\$ 0
Income from Assets:	\$ 1,020	\$ 1,040	\$ 1,061	\$ 1,104	\$ 1,219	\$ 1,428	\$ 1,457
Soc. Sec. / Govt. Disability Benefit:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Income from All Sources:</b>	\$ 9,180	\$ 6,242	\$ 6,367	\$ 5,520	\$ 4,876	\$ 1,428	\$ 1,457

## Shortage

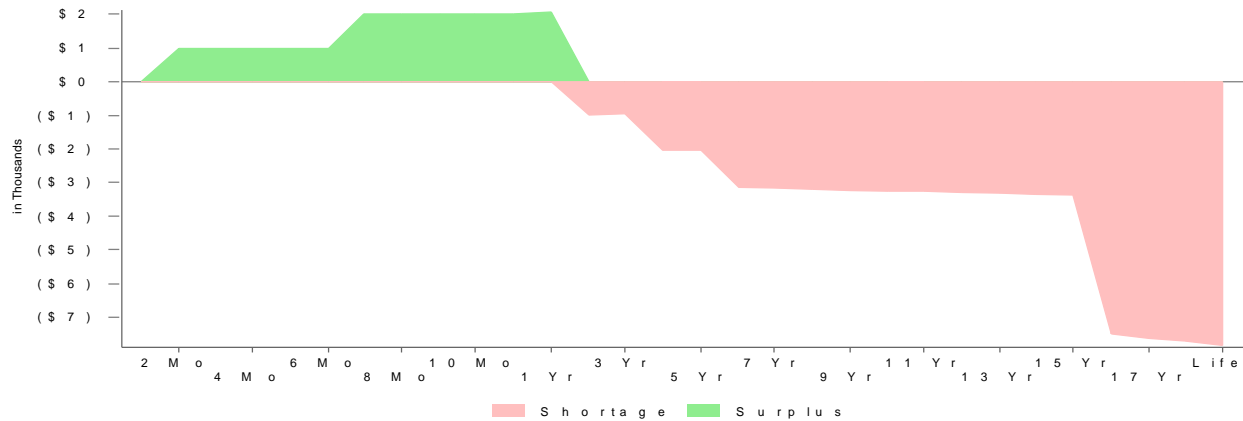
<b>Additional Monthly Income Needed:</b>	\$ 2,075	-\$ 969	-\$ 953	-\$ 2,021	-\$ 3,248	-\$ 7,723	-\$ 7,832
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## Business Overhead Expense Insurance

<b>Monthly Business Overhead Expense:</b>	\$ 1,530	\$ 1,561	\$ 1,592	\$ 0	\$ 0	\$ 0	\$ 0
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Disability = Actual

## Disability Income Shortage or Surplus



Client		Present Monthly Income: \$ 12,500					Monthly Income Needed: \$ 7,000				
Year	Age	Spouse Working 2.0%	Asset Income 2.0%	Other Income 0.0%	Social Security 0.0%	Combined Disability Insurance	Salary Continuation	Total Income	Income Needed 1.5%	Shortage Suplus	Business Overhead Insurance
1 Mo	47	3,000	1,000			3,000		\$7,000	\$7,000	\$0	
2 Mo	47	3,000	1,000			4,000		\$8,000	\$7,000	\$1,000	
3 Mo	47	3,000	1,000			4,000		\$8,000	\$7,000	\$1,000	1,500
4 Mo	47	3,000	1,000			4,000		\$8,000	\$7,000	\$1,000	1,500
5 Mo	47	3,000	1,000			4,000		\$8,000	\$7,000	\$1,000	1,500
6 Mo	47	3,000	1,000			4,000		\$8,000	\$7,000	\$1,000	1,500
7 Mo	47	3,000	1,000			5,000		\$9,000	\$7,000	\$2,000	1,500
8 Mo	47	3,000	1,000			5,000		\$9,000	\$7,000	\$2,000	1,500
9 Mo	47	3,000	1,000			5,000		\$9,000	\$7,000	\$2,000	1,500
10 Mo	47	3,000	1,000			5,000		\$9,000	\$7,000	\$2,000	1,500
11 Mo	47	3,000	1,000			5,000		\$9,000	\$7,000	\$2,000	1,500
1 Yr	48	3,060	1,020			5,100		\$9,180	\$7,105	\$2,075	1,530
2 Yr	49	3,121	1,040			2,081		\$6,242	\$7,212	-\$969	1,561
3 Yr	50	3,184	1,061			2,122		\$6,367	\$7,320	-\$953	1,592
4 Yr	51	3,247	1,082			1,082		\$5,412	\$7,430	-\$2,017	
5 Yr	52	3,312	1,104			1,104		\$5,520	\$7,541	-\$2,021	
6 Yr	53	3,378	1,126					\$4,505	\$7,654	-\$3,149	
7 Yr	54	3,446	1,149					\$4,595	\$7,769	-\$3,174	
8 Yr	55	3,515	1,172					\$4,687	\$7,885	-\$3,199	
9 Yr	56	3,585	1,195					\$4,780	\$8,004	-\$3,223	
10 Yr	57	3,657	1,219					\$4,876	\$8,124	-\$3,248	
11 Yr	58	3,730	1,243					\$4,973	\$8,246	-\$3,272	
12 Yr	59	3,805	1,268					\$5,073	\$8,369	-\$3,296	
13 Yr	60	3,881	1,294					\$5,174	\$8,495	-\$3,320	
14 Yr	61	3,958	1,319					\$5,278	\$8,622	-\$3,344	
15 Yr	62	4,038	1,346					\$5,383	\$8,752	-\$3,368	
16 Yr	63		1,373					\$1,373	\$8,883	-\$7,510	
17 Yr	64		1,400					\$1,400	\$9,016	-\$7,616	
Age 65	65		1,428					\$1,428	\$9,151	-\$7,723	
Life	66		1,457					\$1,457	\$9,289	-\$7,832	