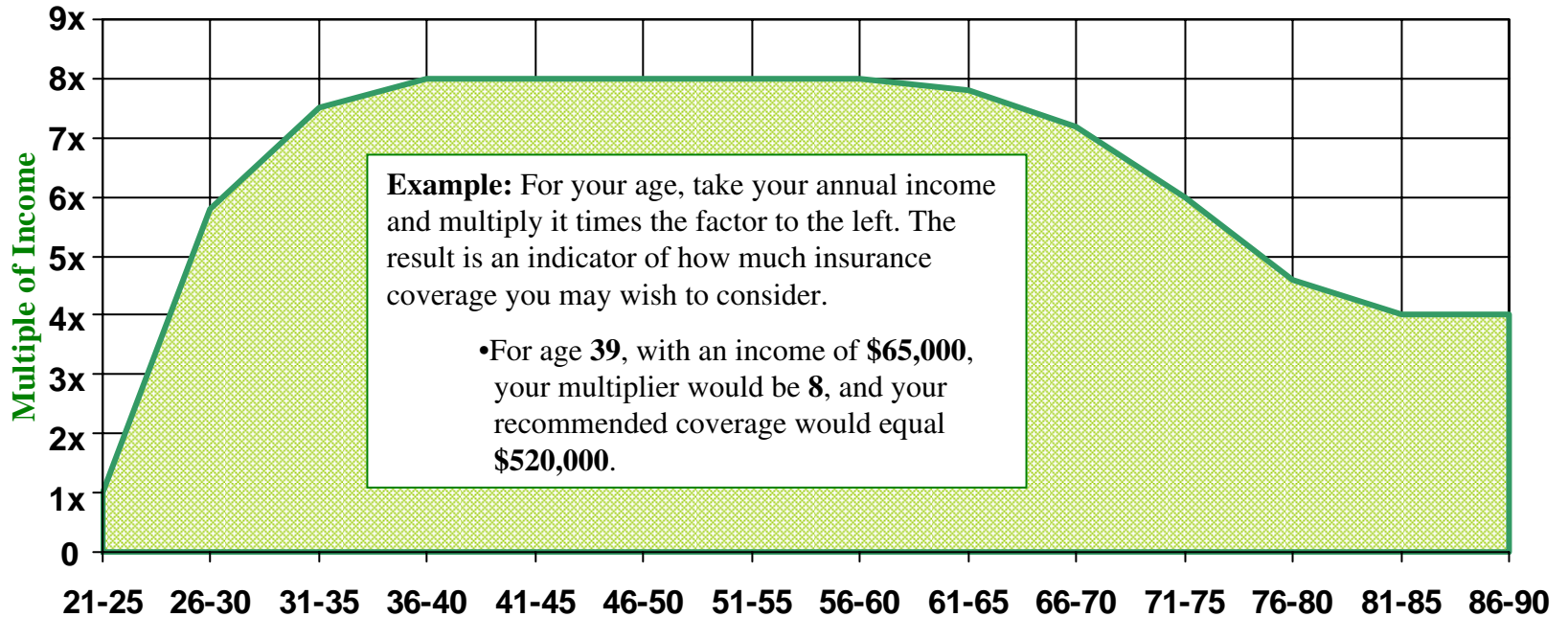


Life Cycle Insurance Calculator*



Example: For your age, take your annual income and multiply it times the factor to the left. The result is an indicator of how much insurance coverage you may wish to consider.

•For age **39**, with an income of **\$65,000**, your multiplier would be **8**, and your recommended coverage would equal **\$520,000**.

Probable life cycle events:



- Auto loan
- Marriage
- Birth of children
- Purchase home – mortgage
- Credit card debt

- Bigger mortgage
- Children’s education
- Income replacement for husband/wife
- Auto loan(s)
- Home equity loans
- Credit card debt
- Care of elderly

- Mortgage decreasing
- Auto loan(s)
- Home equity loans
- Credit card debt
- Burial/final expenses
- Estate taxes

If you are in the Military you have \$400,000 of coverage with SGLI (as well as a \$100,000 death gratuity). When you retire or separate from Active Duty this coverage goes away, along with other benefits such as on-installation housing. Typical civilian employer coverage ranges from 1-2 times salary in most instances. Therefore, you need a personal plan which allows you to purchase additional life insurance in earlier years before any health issues arise.

*For illustration purposes only. Life events will vary by individual.