

Life Insurance


















ESTIMATE WORKSHEET

PROTECT THE LIFE YOU LOVE BY SECURING IT FOR THE PEOPLE MOST IMPORTANT TO YOU.

Take comfort in knowing that life insurance can provide the people you love with financial support when you can't be there—and when they need it most.

In these four easy steps, estimate how much Voluntary Life Insurance coverage you may need.

1. Identify your ANNUAL EXPENSES		
	Mortgage/rent	\$
	Car or transit payments	\$
	Health insurance and out-of-pocket expenses	\$
	Loans (including student loans)	\$
	Credit card debt	\$
	Family care (e.g., education and childcare costs)	\$
	Groceries	\$
	Utilities	\$
	Other	\$
Total annual expenses		\$

2. Identify you TOTAL ASSETS		
	Saving	\$
	401(k)	\$
	Retirement funds	\$
	Company-Paid Life Insurance	\$
	Other life insurance	\$
	Other assets	\$
Total assets		\$

3. CALCULATE how many years you will need to cover your annual expenses

$$\frac{\$}{\text{Total annual expenses}} \times \frac{\text{Number of years}}{\text{Number of years}} = \frac{\$}{\text{Total future funds needed}}$$

4. ESTIMATE your life insurance needs

$$\frac{\$}{\text{Total future funds needed}} - \frac{\$}{\text{Total assets}} = \frac{\$}{\text{Amount of additional coverage you may need}}$$

(CONTINUED)

Refer to your benefit highlights to learn the amount of coverage available and the cost.

This policy may contain limitations and exclusions that may affect benefits. Please see the Certificate or ask your benefits administrator for information.

In all states except New York, group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA). In New York, insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI). Product offerings may not be available in all states and may vary depending on state laws and regulations.

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