

How much benefit do you need?

Coverage Calculator

Monthly Expenses

Housing:

Car Payment & Expenses:

Food (Groceries & Dining Out):

Utilities:

Cell Phone/Internet:

Loan & Credit Card Debt Payments:

Other Expenses (child care, insurance payments, clothing, etc.):

Total Expenses:

Baseline Annual Income Need:

Monthly Premium Price Range for Disability Insurance:

to

Multiply "Baseline Annual Income Need" by .02 and .07 to get the average price range.

*(shorter benefit period, less benefit,
fewer plan features)*

*(longer benefit period, max benefit,
additional plan features)*

What type of solution do you need?

Providing the following information will help us determine what type of coverage is best for you. Disability insurance policies come in many forms, depending on your unique situation. A shorter elimination period and longer benefit period will mean a higher premium – additional policy riders also add to the cost. We understand that a comprehensive plan is not in the budget for many people, but it's important to remember that some income protection is better than no income protection. That's why we want to know what matters most to you and what you are willing to spend on disability insurance when designing your unique plan.

1. How long could you go without a paycheck?

- 30 Days 60 Days 90 Days 180 Days 365 Days

2. If you became too sick or hurt to work, how long would you want to receive monthly disability benefit payments?

- 2 Years 5 Years 10 Years To Age 65 To Age 67 To Age 70

3. Rate the following statements in order of how important each one is to you (1 through 5).

- I want to continue receiving a disability benefit if I am unable to work in my specialized field, but decide to pursue a different occupation.
- I want to receive extra benefits if I am severely disabled and unable to perform basic activities such as eating and bathing.
- If I am disabled and receiving disability benefits, I want my monthly benefit to increase and keep up with inflation.
- I want the option of increasing my monthly benefit to keep up with increases to my income without going through the full underwriting process.
- I want my rates locked in at the time my policy is implemented, without the chance of a rate increase by the carrier in the future.