

HOW MUCH DI DO I NEED?

Disability insurance benefits pay for necessities like your mortgage, utilities, and groceries if you can no longer work due to an injury or illness. This easy checklist gives you an idea of how much coverage you may need.

➡ **How much is your monthly mortgage or rent?**

➡ **What other ongoing monthly expenses do you have?** **+**

Car payment & transportation

Student loans & other debt

Groceries

Childcare

Utilities

=

Expenses total

➡ **What is your monthly salary?**

DI typically covers 60% of your income.

x 0.6%

=

➡ **Amount of disability insurance coverage you may need.**