Assurity How much coverage is right for me? 3-in-1 Life Protect+

Pays your loved ones when you die, helping them stay financially secure. 1. Money to support your family's lifestyle Your annual income "Years of income replaced (Usually 10-15!) X 2. Funeral expenses (Usually between \$7,000 and \$10,000°) 3. Outstanding debts and expenses Mortgage Credit cards Student loans Other 4. Money for children's education Number of children College cost per student (Public \$104,108 and Private \$223,360*) X Subtotal = 5. Existing life insurance coverage (Personal and work plans) 6. Savings Recommended coverage: Unexpected illness needs Provides money to use however you wish if you're diagnosed with a covered serious condition, such as cancer, heart attack or stroke. 1. Out-of-pocket healthcare coverage maximum (Individuals \$9,450 and Families \$18,900*) 2. Three month's salary while you recover to use how you wish household bills, treatment options, rehabilitation, babysitters, travel and more 3. Total amount available in Health Savings Account Recommended monthly coverage: Income replacement needs Replaces a portion of your lost income if you're disabled and unable to work. 1. Cover estimated monthly expenses including mortgage/rent, car payments, student loans, credit cards, childcare and other household bills 2. Your monthly salary Typically, disability income insurance benefits can be as high as 60% of your income Recommended coverage: Recommended coverage: =	Life insurance	e no	eeds								
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1. Life Happens, Life Insurance 101

2. Parting, Funeral Costs: How Much does the Average Funeral Cost?, 2022

3. Estimated costs of 4-year colleges, EducationData.org, Average Cost of College & Tuition, 2023

4. HealthCare.gov, Out-of-pocket maximum/limit, 2024

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