

Disability Insurance Needs

Fillable insurance needs worksheet

Disability insurance pays a benefit if you suffer an accident or illness that prevents you from working and earning an income.

It protects one of your most valuable assets, your earning power by helping to cover your monthly expenses and other financial obligations.

Income Need
Monthly Income Sources (B)
Monthly Expenses (A)
Monthly Income Need (A-B)
Is additional disability insurance coverage needed?

* A positive amount indicates an insurance need. A negative amount indicates an insurance surplus.

Disclaimer

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Income Need

What is your income need because of a disability?

Monthly Income Sources

Monthly Expenses

Monthly Income Need

Is additional disability insurance coverage needed?

Monthly Income Sources

How much income will you have if you become disabled?

Partner's income

Government sources

Existing disability insurance coverage

Investments

Emergency savings

RRSP withdrawals

Other

Other

Other

Total Monthly Income Sources

Expenses

What expenses need to be covered?

Housing

Transportation

Food

Insurance/Pensions

Recreation

Health Care

Clothing

Gifts/Charity

Miscellaneous

Education

Subtotal

Other

Other

Total Monthly Expenses