

How Much Life Insurance Do You Need?

To Calculate the Amount of Insurance Needed to Provide a Monthly Income To Your Family for 10, 15, 20, 25 or 30 Years After Your Death

NUMBER OF YEARS YOUR FAMILY WILL RECEIVE PAYMENTS

MONTHLY INCOME	10 Years	15 Years	20 Years	25 Years	30 Years
\$1000	\$100,000	\$130,000	\$150,000	\$160,000	\$180,000
\$2000	\$190,000	\$250,000	\$290,000	\$320,000	\$350,000
\$3000	\$280,000	\$370,000	\$430,000	\$480,000	\$520,000
\$4000	\$370,000	\$490,000	\$570,000	\$640,000	\$690,000
\$5000	\$460,000	\$610,000	\$720,000	\$800,000	\$860,000

STEP ONE: Select the Monthly Income you would like for your family to receive should you die prematurely.

STEP TWO: Select the number of years you would like for your family to receive payments.

STEP THREE: The number where the column and row intersect is the face amount needed to provide this benefit.

The chart above assumes a 6% annual interest rate combined with a systematic liquidation of principal to provide income for the stated period. Assumed interest rates are not guaranteed and are for illustrative purposes only. The face amounts illustrated above have been rounded up to the next \$10,000. A small portion of each monthly payment is taxable under current tax law.



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