



## Safeguard Your Family's Future

### Calculate Your Life Insurance Needs

Life insurance is a pivotal part of planning for the future and can help both you and your family feel at ease. Once you have made the decision to take out a policy, it is time to look at the figures. Make sure you take out a policy that is suitable for your needs by running through this worksheet.

### POLICY AMOUNT

You may wish for your policy to cover your mortgage, your funeral, your family's current lifestyle or a big event in the future. Work through the relevant sections for your needs and add them together to find your ideal level of cover. Then get in touch with our advisors, or use our online quote form, to find the best policy for you.

### CONTACT US TODAY FOR A FREE QUOTE

[www.bluecountryinsurance.com](http://www.bluecountryinsurance.com) | 19 Katherine Ave Moncton, NB | E1C 7M7 | 1-506-852-8472  
Toll Free: +1-877-512-7377 | [info@bluecountryinsurance.com](mailto:info@bluecountryinsurance.com)



## Life Insurance Calculator

This calculator will help you discover the lump sum insurance you would need to replace your income over period of time to maintain your family's current standard of living.

If you are struggling to come up with a figure for the number of years you hope to maintain your family's standard of living, consider the age of your children and when they are likely to become financially independent and how close your spouse or partner is to retirement.

Planning for the future can be hard when we have no certainty over events, but you can adjust the figures to see how different periods of time will affect your cover amount.



### STEP 1

Total required for lifestyle  
maintenance for your family

### STEP 2

Add total cost of one-off  
events

### STEP 3

Minus your total available  
assets

### STEP 4

Calculate level of cover required



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## STEP 1: LIFESTYLE

### LIFESTYLE MAINTENANCE COVER

NOTES	LIFESTYLE MAINTENANCE EXPENSES		
If you don't have these figures, create a budget for your family	Monthly expenses of family		
	Rent or Mortgage	\$	
	Groceries	\$	
	Household	\$	
	Transport	\$	
	Utilities	\$	
	Miscellaneous	\$	
This assumes your partner currently works and will continue doing so	Less monthly net income of your partner/spouse	-	\$
This assumes your partner currently stays home but will join the workforce	Cost of home care if currently carried out by partner	\$	
	Monthly required income	\$	
	Yearly required income	x12	\$
	Multiply by years of cover required	x	\$
	Total cover required for lifestyle maintenance	\$	

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## STEP 2: ONE-OFF EVENTS

### ONE-OFF EVENTS COVER

Of course, we all have events that are likely to occur in our family's future that we would like to cover. You may wish to cover a child's education costs or a wedding, or even a once in a lifetime vacation. The most common one-off expense people would like their life insurance to cover is their funeral.

NOTES	ONE-OFF EXPENDITURES	
Enter figures for the relevant events	Estimated funeral cost	\$
	Add outstanding debt that will become due	\$
	Add outstanding mortgage value	\$
	Add estimated education expenses for your children	\$
	Add any other relevant future even	\$
	Total cost of one-off events	\$



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## STEP 3: ASSETS

### EXISTING ASSETS

Your current and anticipated assets can be used to off-set the amount calculated in the first two sections, reducing the level of cover you need and your premiums.

NOTES	ASSETS	
	Value of current savings and investments	\$
( If applicable )	Add employer-provided life insurance sums	\$
This may include a widow's pension	Add anticipated future benefits or assets	\$
	Total Assets Available	\$



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## CALCULATION:

### CALCULATE YOUR REQUIRED COVER

#### STEP 1

Total required for lifestyle  
maintenance for your family



#### STEP 2

Add total cost of one-off  
events



#### STEP 3

Minus your total available  
assets

Level of cover required

Once you have determined the level of coverage required for you and your family, it's time to explore insurance types. *Get a free quote today and start protecting your family's future.*

BLUE COUNTRY INSURANCE – ALL YOUR PROTECTION UNDER ONE ROOF... BECAUSE YOUR HEALTH AND LIFE MATTERS.

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**Enter your details to receive a quote:**

FIRST NAME \_\_\_\_\_ LAST NAME \_\_\_\_\_

MAILING ADDRESS \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_

PHONE NUMBER \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_

**Submit and get a quote from an advisor!**

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