

Client's Name: _____

Disability Needs Analysis

To determine the right amount of disability protection for you, you'll need to identify your average monthly expenses, and then determine the amount of income that is needed to pay them. Your agent can help you with this process.

Monthly Expenses

Fixed Expenses

Fixed expenses include debts and obligations which come due every month:

Rent or house payment	_____
Credit card payment (average)	_____
Auto payments	_____
Other loan payments	_____
Taxes and insurance	_____
Total Fixed Expenses	\$ _____

Variable Expenses

Other expenses vary from month to month, but don't decline significantly with a disability.

Food	_____
Clothing	_____
Utilities	_____
Transportation	_____
Total Variable Expense	\$ _____
TOTAL MONTHLY EXPENSES	\$ _____

Monthly Income

If you were unable to work for an extended period, would there be sufficient income to pay your monthly expenses?

Total household income	\$ _____
Minus your monthly income	_____
NET HOUSEHOLD INCOME	\$ _____

Now let's apply your Net Household Income to the total Monthly Expenses determined above:

Total Monthly Expenses	\$ _____
Minus Net Household Income	\$ _____
INCOME NEEDED	\$ _____