GOLDEN SHIELD LIFE INSURANCE

Life Insurance Coverage Needs Worksheet

Estimate the financial responsibilities a life insurance policy may need to cover, then subtract existing resources. Use current balances and conservative estimates when possible. Enter whole-dollar amounts.

NAME _____ **DATE** _____

FINANCIAL RESPONSIBILITY	ESTIMATED AMOUNT
Income replacement	$
Mortgage or housing	$
Debt and final expenses	$
Children and education	$
Spouse or dependent support	$
Business obligations	$
Other financial goals	$
Minus existing life insurance	**- $**
Minus savings and investments	**- $**
Minus dependable survivor resources	**- $**
Estimated Coverage Gap	**$**

CALCULATION

Add the first seven amounts. Subtract the three existing-resource amounts.
The remaining amount is your estimated coverage gap.

Educational worksheet only. This estimate is not a recommendation, policy illustration, or guarantee of eligibility or coverage.
Actual needs, benefits, premiums, and availability vary by household, insurer, state, and underwriting.