

How much life insurance do you really need?

The amount of life insurance you need depends on your financial obligations at the time of your death. Although no one can predict when they will die, or exactly what their financial obligations will be, your Transamerica Life Insurance Company (Transamerica) agent can help you estimate how much life insurance coverage you may need to help protect your family.

For years, our experienced, licensed agents have met the insurance needs of individuals, families and small business owners in the communities we serve. We provide affordable, quality products and personal service to consumers looking to us for protection and coverage.

Transamerica Life Insurance Company is an AEGON company.

1. IMMEDIATE EXPENSES

Immediate expenses arise during the first weeks or months following death. Without adequate life insurance coverage, these expenses could add significant financial burden to a family's existing debt.

FINAL EXPENSES

- Funeral and burial costs
- Attorney fees, court costs
- Hospital and medical bills not paid by medical insurance
- Taxes

\$ _____

IMMEDIATE FAMILY EXPENSES

Household expenses, food, clothing, car repairs, medical care and other immediate needs and emergencies.

\$ _____

DEBT PAYMENTS Car loans, credit cards or other debts owed.

\$ _____

TOTAL ESTIMATE FOR IMMEDIATE EXPENSES

\$ _____

2. LIVING EXPENSES

Living expenses provide for your family's day-to-day needs and future financial security.

MORTGAGE OR RENT Mortgage payoff or about 15 years rent

\$ _____

CHILDREN'S EDUCATION

Total needed for college, technical school or professional school.

\$ _____

FAMILY INCOME \$ _____ per month for _____ years

\$ _____

TOTAL ESTIMATE FOR LIVING EXPENSES

\$ _____

3. YOUR INSURANCE NEED

Immediate Expenses

\$ _____

Living Expenses

\$ _____

YOUR TOTAL ESTIMATED LIFE INSURANCE NEED

\$ _____

Less Existing Coverage

\$ _____

ADDITIONAL INSURANCE NEEDED to cover final expenses and provide for your family's needs.

\$ _____

How much can you set aside for coverage to help provide this protection?



an **AEGON** company

As a Transamerica agent, I look forward to helping you provide life insurance coverage to help meet your protection needs.

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