



Human Life Value

Also known as your economic value, Human Life Value is a positive, simple approach to help understand the role life insurance may play. It provides a high-level estimate of the financial contribution you will make to your family. This is done by calculating today's value of all future earnings that would be lost if you died today.

The hypothetical example below illustrates a 35-year-old earning an income of \$50,000 per year who would like to retire at age 60.



What is your Human Life Value?

This calculation does not factor in inflation.

\$ _____ x _____ = \$ _____

Right amount of coverage

Income replacement \$ _____

Unmortgaged debt \$ _____

Student loans _____

Credit cards _____

Other loans _____

House \$ _____

Pay off mortgage _____

Upgrade _____

Children/Miscellaneous \$ _____

College _____

Future children/grandkids _____

Charitable giving _____

Total coverage amount \$ _____

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