

## Disability Needs Analysis

The Disability Calculator is designed to help you identify the supplemental income requirements in the event of disability. By completing the financial information you will be able to compare the client's total projected monthly expenses to their projected income. The calculator is designed to illustrate whether the client will experience a monthly shortfall in the event of disability.

### Investor Information

#### Monthly Expenses

Mortgage or Rent	\$1 500.00
Food	\$1 000.00
Clothing	\$300.00
Loans	\$100.00
Credits cards	\$0.00
Utilities	\$250.00
Other debt	\$0.00
Medical/Dental Care	\$0.00
Auto Expenses	\$600.00
Memberships/Tuition	\$75.00
Personal Care	\$125.00
LifeStyle Costs	\$400.00
Insurance Premiums	\$300.00
RRSP's and Savings	\$1 100.00
Miscellaneous	\$0.00
<b>Total Monthly Expenses:</b>	<b>\$5 750.00</b>

### Income From Other Sources

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Group Disability Insurance	\$2 500.00
Disability Pension	\$0.00
Mortgage/Creditor Disability Insurance	\$0.00
<b>Total Income Available:</b>	<b>\$2 500.00</b>

<b>Additional Monthly Income Required</b> (Total Monthly Expenses - Total Income Available)	<b>\$3 250.00</b>
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This report is provided for illustration purposes only. The ability to forecast your future financial situation is impacted by a wide variety of factors many of which can change significantly over time and not all of which can be included in this calculation. You should regularly review your current financial position and future goals to improve the likelihood of achieving success. We cannot guarantee its accuracy or completeness.