PAYMENT PROTECTOR

Monthly Expenses Worksheet

You've worked hard to provide a good and stable home for yourself and your family. Wouldn't it be good to know that they will always have a place to call home in the event that they are unable to pay off your home loan due to death? Payment Protector decreasing term life insurance from Americo Financial Life and Annuity Insurance Company can provide monthly income to help take care of your outstanding home loan and may help ensure a roof stays over your family's head. Fill out the information below to see how much your family would need if they didn't have your monthly paycheck.

Monthly Living Expenses		Monthly Income and Benefits	
Mortgage/Rent Include insurance and taxes (if not part of mortgage payment)	\$	Your income Spouse income (after taxes)	\$
Transportation Car payments, fuel, insurance, licensing, repairs, mass transit	\$	Investment Income Savings Pension/Social Security	\$ \$ \$
Debt Credit Cards, school loans, equity loans, bank loans, car loans	\$	Other Alimony, Gifts, Rentals	\$
Child-related expenses Day care, tuition, lunches, activity fees, medicine Household expenses Utilities (electric, gas, water),	\$	Total Monthly Income Subtract your expenses from your monthly income:	
Internet, cable, phone/cell phone	\$	Total Monthly Income	\$
Entertainment Restaurants, movies, hobbies, activities	\$	Total Monthly Expenses	minus \$
Additional expenses Groceries, clothing, health care, other insurance, home/lawn maintenance, membership fees, subscriptions, pet care, Gifts, donations	\$	TOTAL This total represents the additional mayour family would need if you were re	\$ nonthly income
Total Monthly Living Expenses	\$		

This worksheet is only a guide to assist you in estimating your insurance needs. Be sure to work with a licensed insurance agent who can help you select the protection that's right for youPayment Protector (Policy Series 303) is underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Certain restrictions apply.

