



## Life Insurance can help protect your family's financial future

A review of your current income and expenses with your financial representative may help determine the insurance amount needed to replace your income in the event of your death. Use the following worksheet to find out how much protection you need.

In the event of your premature death, could your family...

- afford the mortgage payment?
- send your children to the college of their choice?
- remain in their home?
- maintain their current standard of living?
- pay the bills?

Fortunately, life insurance is available to help...

- pay off the mortgage
- replace lost income — establish an emergency fund
- create an education fund

Ask your American General  
Life Companies representative to  
prepare a personalized life insurance  
proposal for you and your family.

**American General**  
Life Companies

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### 1. MONTHLY INCOME

Pension	\$
Wages, salary	\$
Alimony	\$
Dividends (from stocks, mutual funds, etc)	\$
Interest (savings accts, bonds, CDs, etc.)	\$
Social Security benefits	\$
Other income	\$
<b>1.Total monthly income</b>	<b>\$</b>

### 2. MONTHLY EXPENSES

Mortgage payment or rent	\$
Vacation home mortgage	\$
Automobile loan(s)	\$
Personal loans	\$
Credit card accounts	\$
Federal income taxes	\$
State income taxes	\$
Real estate taxes	\$
Other taxes	\$
Utilities ( <i>electric, heat, water, phone, etc.</i> )	\$
Household repairs & maintenance	\$
Food	\$
Clothing/ laundry	\$
Auto expense ( <i>gas, repairs, etc.</i> )	\$
Other transportation	\$
Life insurance	\$
Homeowner's insurance	\$
Automobile insurance	\$
Medical, dental, other insurance	\$
Unreimbursed health expenses	\$
Entertainment/dining	\$
Recreation/travel	\$
Hobbies	\$
Gifts	\$
Home improvement & furnishings	\$
Charitable contributions	\$
Other expenses	\$
<b>2.Total monthly expenses</b>	<b>\$</b>

### 3. MONTHLY NET CASH FLOW

*Copy your answers from lines 1 & 2*

<b>1. Total monthly income</b>	<b>\$</b>
<b>2. Total monthly expenses</b>	<b>\$</b>
Positive = Discretionary income or Negative = Income gap	\$