

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

Mortgage/Rent

Include insurance and taxes

(if not part of mortgage payment)

Transportation

Car payments, fuel, insurance, licensing, repairs, mass transit

Debt

Credit Cards, school loans, equity loans, bank loans, car loans

Child-related expenses

Day care, tuition, lunches, activity fees, medicine

Household expenses

Utilities (electric, gas, water), Internet, cable, phone/cell phone

Entertainment

Restaurants, movies, hobbies, activities

Additional expenses

Groceries, clothing, health care, other insurance, home/lawn maintenance, membership fees, subscriptions, pet care, Gifts, donations

Total Monthly Living Expenses

Monthly Income and Benefits

Your income

Spouse income (after taxes)

Investment Income

Savings

Pension/Social Security

Other

Alimony, Gifts, Rentals

Total Monthly Income

Subtract your expenses from your monthly income:

Total Monthly Income

minus

Total Monthly Expenses

TOTAL

This total represents the additional monthly income your family would need if you were no longer here.

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 you. Payment 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.