

Insurance Math

Use the following formula to determine how much life insurance coverage each individual should take out: $\text{Desired} \times \text{Number of Years of Expected Support} + \text{Number of Children} \times \$200,000 \text{ for College} + \text{Debts} + \text{Funeral Expense} - \text{Liquid Assets} = \text{Desired Coverage}$

Category	Trishy	Nathan	Danae	Gabby
Income	\$35,000	\$50,000	\$75,000	\$100,000
Number of Children	1	2	3	4
Debts	\$75,000	\$100,000	\$180,000	\$100,000
Est. Funeral Exp.	\$5,000	\$7,000	\$9,000	\$10,000
Expected Years of Support	10	15	10	20
Liquid Assets	\$30,000	\$57,000	\$59,000	\$310,000
Desired Coverage				

8. Why do you think no more than a 20 year term was selected for these individuals?

9. Why might an individual choose not to use these coverage amounts when purchasing a term life insurance policy?

10. What assumptions are made when calculating college expenses for children? Why might it vary?

11. Imagine that Caleb earns \$50,000 gross pay and \$40,000 net pay. Caleb takes out a long-term disability insurance policy with post-tax dollars to replace 60% of his pay. How much will Caleb receive per month if he becomes disabled? What is the advantage of using after-tax dollars to purchase the policy?

12. Josie is planning to start a family in three years and is debating taking out a short-term disability insurance policy or saving up in an emergency fund for her time on maternity leave. The short-term disability policy has a monthly premium of 3% of her \$35,000 income for a \$1,200 benefit per month for a disabling event. Her maternity leave would last 6 weeks. Calculate which is the better option money-wise and explain which you would choose regardless of cost.

Virtual Business Insurance Math Quiz Answers

Gary E. Clayton



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