



# Monthly Expense Worksheet for Income Protection

You're in your prime income-earning years. You have a family and financial responsibilities to take care of. If you're like most Americans, you may think disabilities happen to other people so you wonder why **you** would need to protect your income.

The risk that matters most is yours, so it's important to gain perspective on what's at stake when your income isn't protected. That means looking at your current situation and considering what you would need today if you were to become unable to work. Use this expense worksheet to help you do that.

## 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

**Child-related expenses**  
Day care, tuition, lunches, activity fees, medicine

**Household expenses**  
Utilities (electric, gas, water), internet, cable, phones

**Entertainment**  
Restaurants, movies, hobbies, activities

**Additional expenses**  
Groceries, clothing, health care, other insurance, home and lawn maintenance, membership fees, subscriptions, pet care

**Total monthly living expenses**

## Other Monthly Income and Benefits\*

**Spouse income** (after taxes)

**Rental income**

**Investment income**

**Group disability benefits** (after taxes)

**Additional income**

**Total other monthly income**

## Subtract your expenses from your monthly income:

**Total Income**

minus

**Total Expenses**

**Total**

If your income cannot cover your monthly living expenses, this "shortfall" represents the disability insurance monthly benefit needed to help protect your lifestyle during a disability.

## List the actions you can take to help balance your income and expenses during a period of disability:

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_
- 4 \_\_\_\_\_
- 5 \_\_\_\_\_

*This worksheet is only a guide to assist you in estimating your disability insurance needs. Be sure to work with a licensed insurance agent/producer who can explain our disability insurance policies and help you select the protection that's right for you.*

\* Although you may qualify for Social Security Disability Benefits and/or Workers' Compensation, these income sources may or may not be granted depending on the nature of your accident or sickness and the corresponding disability. Therefore, it may be best to exclude this income in your planning.

Disability insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, 800-775-6000. These policies have exclusions, limitations and reductions. Products may not be available in all states and coverage may vary by state. For costs and complete coverage, contact a licensed insurance agent/producer. Mutual of Omaha Insurance Company is licensed nationwide.