

Calculating Human Life Value

	You	Your Spouse
1. Current yearly earnings	\$ <input type="text"/>	\$ <input type="text"/>
2. Number of earning years left before retirement	<input type="text"/>	<input type="text"/>
3. Total earnings between now and retirement (line 1 x line 2)	\$ <input type="text"/>	\$ <input type="text"/>
4. Who has a vested interest in this potential earning power?		
5. For how much would you insure a piece of property worth the amount in line 3?	\$ <input type="text"/>	\$ <input type="text"/>
6. For how much is this value currently insured? (List life insurance policies below.)		

	Face Amount	Company/Type
You	\$ <input type="text"/>	<input type="text"/>
	\$ <input type="text"/>	<input type="text"/>
Your Total	\$ <input type="text"/>	
Your Spouse	\$ <input type="text"/>	<input type="text"/>
	\$ <input type="text"/>	<input type="text"/>
Spouse Total	\$ <input type="text"/>	
Grand Total (Your Total + Spouse Total)	\$ <input type="text"/>	

7. **Human Life Value:** Subtract the totals of line 5 from the Grand Total of line 6. \$

LIFE

For most people, life insurance is necessary throughout a lifetime.

Are you covered for Life?

