

Replacing your largest asset...

Your income.

Step 1	What is your monthly income?	\$
Step 2	What percentage of your income would you want to protect for your family?	%
Step 3	Amount of income to replace (Step 1 X Step 2)	\$
Step 4	How long would you like to provide this income?	years
Step 5	Review the chart below to determine how much life insurance is needed to replace your income or percentage of your income, if you are not around today.	
<p>Example: A 35-year old person with an \$8,000 monthly income wishing to protect 100% of it to age 65 would select \$1,675,690.</p>		

Amount of Protected Monthly Income	Years Protected						
	10	15	20	25	30	35	40
\$2,000	\$197,540	\$270,384	\$330,044	\$378,905	\$418,922	\$451,697	\$478,539
3,000	296,311	405,576	495,066	568,357	628,384	677,545	717,809
4,000	395,081	540,769	660,087	757,810	837,845	903,394	957,079
5,000	493,851	675,961	825,109	947,262	1,047,306	1,129,242	1,196,348
6,000	592,621	811,153	990,131	1,136,715	1,256,767	1,355,091	1,435,618
7,000	691,391	946,345	1,155,153	1,326,167	1,466,229	1,580,939	1,674,888
8,000	790,161	1,081,537	1,320,175	1,515,620	1,675,690	1,806,788	1,914,157
9,000	888,932	1,216,729	1,485,197	1,705,072	1,885,151	2,032,636	2,153,427
10,000	987,702	1,351,921	1,650,219	1,894,525	2,094,612	2,258,485	2,392,697

Values in this table represent the present value of a future income stream and are based on using a hypothetical 4% rate of return on the remainder of the asset. It does not take into consideration any other withdrawal or taxes. If the actual rate of return were higher or lower, a different value would result. For illustrative purposes only; does not reflect performance of any particular financial vehicle. Life insurance application is subject to underwriting.



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