

DIME: *How to calculate Insurable Need*

DEBT: _____ (Credit card/private student loans/car loans/personal loans)

INCOME: _____ (Multiply by 10 years or if you have children under the age of 18, or number of years remaining until the youngest turns 18 years of age)

MORTGAGE: _____ (Remaining balance)

EDUCATION: _____ (Up to \$150,000 per child under the age of 18 years of age)

TOTAL INSURABLE NEED: _____