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There is one thing certain about your monthly expenses and bills: they continue to come, even if your income ceases because of illness. Our disability worksheet may be helpful in determining your current cash flow situation. We also would urge you to call one of the professionals at Lineweaver to make sure you have the right plan for any shortfalls you might uncover. You also need to understand potential reductions in your quality of life during these stressful times.

DISABILITY INSURANCE WORKSHEET

Where Do I Stand?

What are my income sources:

Answer

Regular monthly gross income?

In the case of a disability, what is my employer income continuation for:

First 90 Days

Next 90 Days

Benefits after 6 Months

What is my income from other assets?

MY TOTAL INCOME IN THE CASE OF A DISABILITY

What are my ongoing expenses:

Total monthly expenses?

Fixed monthly expenses (portion of total monthly expenses)?

Variable monthly expenses (portion of total monthly expenses)?

What are my income needs based on Quality of Life at:

100% of Total Expenses

80% of Total Expenses

60% of Total Expenses

What is my potential monthly income gap in the case of a disability?