



GUARDIAN®

Life Insurance Worksheet

Guardian understands that protecting family is top of mind. Life insurance can help protect their future. Enroll in a plan today. To calculate the minimum amount of insurance you need to meet financial goals, simply fill in estimates under the "You" column.

	EXAMPLE	YOU
What You Need:		
Your Final Expenses:		
Federal and state taxes	\$0	
Funeral costs	\$7,000	
Settling your estate	\$0	
Uninsured medical expenses	\$10,000	
Your Survivors' Future Expenses:		
Family expense fund	\$200,000	
Emergency fund	\$15,000	
Child care and private school	\$130,000	
College fund	\$70,000	
Mortgage repayment	\$0	
Other debt repayment	\$2,000	
Total final and future expenses:	(A) \$434,000	
What You Have Now:		
Assets:		
Cash and savings accounts	\$60,353	
IRA and Keogh plans	\$60,000	
Defined contribution plans	\$44,000	
Stocks, bonds, mutual funds	\$0	
Lump-sum pension benefit	\$10,000	
Other assets	\$0	
Total Assets	(B) \$174,353	
Total expenses (A from above)	\$434,000	
Total assets (B from above)	\$174,353	
Amount of insurance needed to meet financial goals (Subtract B from A)	\$259,647	

About Guardian

Founded in 1860, The Guardian Life Insurance Company of America, New York, NY (Guardian) is one of the largest mutual life insurance companies in the United States. With more than 5,000 employees and 3,000 financial representatives, as well as over 85 agencies nationwide, Guardian and its subsidiaries protect individuals, businesses, and their employees with life, disability, health, long-term care, and dental insurance products, and offer 401(k), financial products and trust services. More information about Guardian can be obtained at: www.GuardianLife.com.

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