

Current Annual Income	Years Until You Retire						
	10	15	20	25	30	40	60
\$10,000	\$92,000	\$132,000	\$168,000	\$201,000	\$231,000	\$283,000	\$361,000
\$20,000	\$184,000	\$263,000	\$336,000	\$402,000	\$461,000	\$565,000	\$722,000
\$30,000	\$276,000	\$395,000	\$504,000	\$602,000	\$692,000	\$848,000	\$1,083,000
\$40,000	\$368,000	\$527,000	\$672,000	\$803,000	\$923,000	\$1,130,000	\$1,444,000
\$50,000	\$460,000	\$659,000	\$840,000	\$1,004,000	\$1,154,000	\$1,413,000	\$1,805,000
\$60,000	\$552,000	\$790,000	\$1,007,000	\$1,205,000	\$1,384,000	\$1,696,000	\$2,166,000
\$70,000	\$643,000	\$922,000	\$1,175,000	\$1,406,000	\$1,615,000	\$1,978,000	\$2,527,000
\$80,000	\$735,000	\$1,054,000	\$1,343,000	\$1,606,000	\$1,846,000	\$2,261,000	\$2,888,000
\$90,000	\$827,000	\$1,185,000	\$1,511,000	\$1,807,000	\$2,076,000	\$2,544,000	\$3,249,000
\$100,000	\$919,000	\$1,317,000	\$1,679,000	\$2,008,000	\$2,307,000	\$2,826,000	\$3,610,000
\$110,000	\$1,011,000	\$1,449,000	\$1,847,000	\$2,209,000	\$2,538,000	\$3,109,000	\$3,971,000
\$120,000	\$1,103,000	\$1,581,000	\$2,015,000	\$2,410,000	\$2,768,000	\$3,391,000	\$4,332,000
\$130,000	\$1,195,000	\$1,712,000	\$2,183,000	\$2,610,000	\$2,999,000	\$3,674,000	\$4,693,000
\$140,000	\$1,287,000	\$1,844,000	\$2,351,000	\$2,811,000	\$3,230,000	\$3,957,000	\$5,054,000
\$150,000	\$1,379,000	\$1,976,000	\$2,519,000	\$3,012,000	\$3,461,000	\$4,239,000	\$5,415,000

First Column: Annual income to be replaced.

Top Row: Years of replacement income required.

Table Body: Lump sum life insurance required.

Assumptions: Annual inflation rate assumed to be 4.0%; Annual investment return assumed to be 6.0%.