

Insurance Math

Use the following formula to determine how much life insurance coverage each individual should take out: $\text{Desired} \times \text{Number of Years of Expected Support} + \text{Number of Children} \times \$200,000 \text{ for College} + \text{Debts} + \text{Funeral Expense} - \text{Liquid Assets} = \text{Desired Coverage}$

Category	Trishy	Nathan	Danae	Gabby
Income	\$35,000	\$50,000	\$75,000	\$100,000
Number of Children	1	2	3	4
Debts	\$75,000	\$100,000	\$180,000	\$100,000
Est. Funeral Exp.	\$5,000	\$7,000	\$9,000	\$10,000
Expected Years of Support	10	15	10	20
Liquid Assets	\$30,000	\$57,000	\$59,000	\$310,000
Desired Coverage				

8. Why do you think no more than a 20 year term was selected for these individuals?

9. Why might an individual choose not to use these coverage amounts when purchasing a term life insurance policy?

10. What assumptions are made when calculating college expenses for children? Why might it vary?

11. Imagine that Caleb earns \$50,000 gross pay and \$40,000 net pay. Caleb takes out a long-term disability insurance policy with post-tax dollars to replace 60% of his pay. How much will Caleb receive per month if he becomes disabled? What is the advantage of using after-tax dollars to purchase the policy?

12. Josie is planning to start a family in three years and is debating taking out a short-term disability insurance policy or saving up in an emergency fund for her time on maternity leave. The short-term disability policy has a monthly premium of 3% of her \$35,000 income for a \$1,200 benefit per month for a disabling event. Her maternity leave would last 6 weeks. Calculate which is the better option money-wise and explain which you would choose regardless of cost.

Virtual Business Insurance Math Quiz Answers

Yicheng Fang



Virtual Business Insurance Math Quiz Answers:

The Enigmatic Realm of **Virtual Business Insurance Math Quiz Answers**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing lacking extraordinary. Within the captivating pages of **Virtual Business Insurance Math Quiz Answers** a literary masterpiece penned by way of a renowned author, readers set about a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting effect on the hearts and minds of those that partake in its reading experience.

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