



How Much Do I Need?

This worksheet can help you determine what expenses you may need to cover if you experience a critical illness/specified disease*. A Critical Illness Plus lump sum benefit payment may help fill a gap in your financial plan for unforeseen costs or loss of income due to illness.

My Priorities/Expected Expenses:	Estimated Monthly Amount	6 Months	1 Year
Supplement my income:			
Supplement spouse's income (if caregiver):			
Living expenses:			
Mortgage/Rent			
Food/Groceries			
Utilities/Bills			
Credit cards			
Car payment			
Other: _____			
Other Medical-related costs:			
Home care, rehab, transportation			
Household support:			
Daycare/Housecleaning			
Maintain savings plans such as IRAs, 529s, etc.:			
Lifestyle expenses:			
Children's activities/memberships/gym/vacation			
	Est. Monthly Total:	6 mo:	12 mo:

* Critical Illness Plus is the marketing name for specified disease insurance in New York and critical illness insurance in all other states.

Your financial representative can help you determine the right coverage for your needs.

Western & Southern: Our Strength. Your Future.



Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

Critical Illness Plus insurance does not replace the need for health insurance. You must qualify for insurance products.

Critical Illness Plus is a limited benefit health insurance policy issued and guaranteed by The Western and Southern Life Insurance Company (Western & Southern Life), Cincinnati, OH, operating in DC and all states except AK, CT, ME, MA, NH, NY and VT, and National Integrity Life Insurance Company, Greenwich, NY, operating in ME, NH, NY and VT. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

This Critical Illness Plus insurance policy, as well as available riders if elected, contain exclusions, limitations and terms for keeping it in force. Critical illness/specified disease coverage is not comprehensive health insurance coverage (often referred to as major medical coverage). It does not meet the requirements of minimum essential coverage as defined by federal law. Policy availability, benefits, coverage, exclusions and limitations may vary by state. Limited Benefit Health Insurance policy series 0907-80, 0907-80-U, 1707-80 NJ and 1603-80 NIL NY.

No bank guarantee	Not a deposit	May lose value	Not FDIC/NCUA insured	Not insured by any federal government agency
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