Experts recommend 5 to 10 times your annual income in life insurance protection. It is important to realize that life insurance needs will vary from person to person and that your needs may change over time, so it's important to reconsider the amount of life insurance you have periodically. Use the Life calculator below to see if you have enough life insurance.

Your annual income Multiply your annual earnings by the number of years of income you would like to leave to your dependents so they can maintain a similar lifestyle.	$ _____
Mortgage or other debt You may want to include the outstanding mortgage amount or other debt that would need to be paid off in the event of your death.	$ _____
Upcoming situational expenses If you are planning to pay for all or part of the college education or wedding costs for your children, or other similar events, you may want to include it here.	$ _____
Final expenses Including funeral and burial expenses, as well as final medical expenses allows loved ones to focus on the grieving process without the additional burden of financial concerns.	$ _____
Your total life insurance need	$ _____
Less other life insurance you may already have This may include individual life insurance policies you have and/or employer-paid life insurance benefit.	$ _____
Your outstanding life insurance need This is the amount you might consider covering now	$ _____

"It's easy to get started."

If you believe you can benefit from this important coverage, it's easy to get started. Your employer has made it possible for you to pay for your coverage through a convenient payroll deduction. Refer to the enrollment material your employer has provided and follow the instructions on how to enroll.

This information is not an insurance policy and does not describe the entire plan. For more detailed information you must ask your employer's Human Resources benefit manager. There is a detailed description of plan's provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

For more information, visit reliancematrix.com.

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