

Securing your family: Death

Calculate

Expected investment growth %	<input type="text" value="10%"/>
Expected inflation %	<input type="text" value="6%"/>
Monthly gross income of your surviving spouse	<input type="text" value="R 0"/>
Expected amount of working years for your spouse	<input type="text" value="0"/>
Monthly gross income required by your family	<input type="text" value="R 0"/>
Current age of your spouse	<input type="text" value="0"/>
Estimated years your family will require income	<input type="text" value="0"/>
Total value of your estate assets (e.g. property, vehicles, furniture etc.)	<input type="text" value="R 0"/>
Total potential value of assets turned into cash by your spouse	<input type="text" value="R 0"/>
Total value of your liabilities (e.g. bond, credit card debt, personal loans etc.)	<input type="text" value="R 0"/>
Total cover on your life	<input type="text" value="R 0"/>
Present value of your total investments	<input type="text" value="R 0"/>
Present value of your total retirement funding (e.g. pension, retirement annuities etc.)	<input type="text" value="R 0"/>

Calculate

Income Summary

Monthly income available	<input type="text" value="0"/>
Monthly income required	<input type="text" value="0"/>
Monthly shortfall/excess	<input type="text" value="0"/>

Capital Summary

Initial available cash	<input type="text" value="0"/>
Initial liabilities and expenses	<input type="text" value="0"/>
Initial shortfall/excess	<input type="text" value="0"/>

Assessment

Funds available will provide an income for years

Additional cover required capital

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Assumptions

- Assumption #1 : Your spouse's salary will increase by inflation
- Assumption #2 : You have estimated your family's income needs fairly accurately
- Assumption #3 : You realise that this is an estimation - and does not take children or dependants term of requirement into account
- Assumption #4 : You have taken ALL your assets into consideration
- Assumption #5 : Immediate expenses, duties, taxes, accruals and other expenses have been excluded from this assessment
- Assumption #6 : You are confident that your life cover is active and not payable to a third party
- Assumption #7 : The fund values of your investments are up to date
- Assumption #8 : Your retirement instruments are divorce decree proof

Cash Flow