

Securing your family: Disability

Calculate

Expected investment growth %	<input type="text" value="10%"/>
Expected inflation increase %	<input type="text" value="6%"/>
What will your starting amount be of your income protection insurance policy if applicable	<input type="text" value="R 0"/>
What is the waiting period in months?	<input type="text" value="1 month"/>
By how much will it increase annually?	<input type="text" value="0%"/>
Your present age	<input type="text" value="0"/>
At what age will it cease?	<input type="text" value="0"/>
Property rental/other income	<input type="text" value="R 0"/>
Monthly gross income of your 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"/>
Estimated years that your family will require income	<input type="text" value="0"/>
Cash value if your assets are sold for cash (e.g. value of property, vehicles, furniture, etc.)	<input type="text" value="R 0"/>
Value of liabilities that you want to pay off (e.g. value of bond, credit card, etc.)	<input type="text" value="R 0"/>
Estimated vehicle and home modification and other disability appliance costs (e.g. home modification, disability cover, etc.)	<input type="text" value="R 0"/>
Your total disability cover amount	<input type="text" value="R 0"/>
Present value of your total investments	<input type="text" value="R 0"/>
Present value of your total retirement funds (e.g. pension, retirement annuities, etc.)	<input type="text" value="R 0"/>
Total investment fund value of your spouse	<input type="text" value="R 0"/>
Present value of total retirement funding of your spouse (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

[Register for professional advice](#)

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 have calculated the tax requirement accurately
- Assumption #4 : You realise that this is an estimation - and does not take children or dependants' term of requirement into account
- Assumption #5 : You have taken all your assets, movable and immovable, into consideration
- Assumption #6 : You have added up every cent that your estate could be liable for
- Assumption #7 : You are sure that your disability cover is active
- Assumption #8 : The fund values for your investments are up to date
- Assumption #9 : Your Income Protector Policies have the correct information assigned to them

Cash Flow