

# Disability Estimator

Calculate

<b>Expected Investment Growth rate</b>	<input type="text" value="10%"/>	In Your Experience
<b>Inflation Rate</b>	<input type="text" value="6%"/>	In Your Experience
<b>What is the initial income from your income protector insurance policy</b>	<input type="text" value="R 0"/>	This is a cash flow enhancement tool
<b>What is the waiting period in months</b>	<input type="text" value="1 month"/>	This will only make a real difference if it is over 12 months
<b>By how much will it increase annually</b>	<input type="text" value="0%"/>	This depends on your contract
<b>Present age</b>	<input type="text" value="0"/>	Normally at reirement age - but could be a shorter period
<b>At what age will it cease</b>	<input type="text" value="0"/>	Normally at reirement age - but could be a shorter period
<b>Property rental/ other income</b>	<input type="text" value="R 0"/>	Increasing at the inflation rate
<b>What does you spouse earn monthly</b>	<input type="text" value="R 0"/>	Spouse Gross Salary
<b>How many years will your spouse continue to work</b>	<input type="text" value="0"/>	Normally this would be the term to retirement age
<b>What cash does your family require as take home monthly</b>	<input type="text" value="R 0"/>	Our full Assessment tool will remind you of hidden costs
<b>Use an SA Tax Calculator for the correct Tax Figure</b>	<input type="text" value="R 0"/>	Ignore tax at your family's peril
<b>For how long in years, will your family require the income</b>	<input type="text" value="0"/>	Variable terms of required income arenot taken into account EG child education costs
<b>Would you sell any asset and turn it into cash</b>	<input type="text" value="R 0"/>	Sale of vehicles, property or collectables to generate extra income
<b>What liabilities would you want to pay off- Bond, Vehicle Loans, Credit Card etc</b>	<input type="text" value="R 0"/>	Remember to adjust your take home cash or budget by the saved monthly instalments
<b>Vehicle and Home Modification and other disability appliance cost</b>	<input type="text" value="R 0"/>	Extra Contingency Planning
<b>How much capital disability cover do you have</b>	<input type="text" value="R 0"/>	Lump Sum Disability Cover on your life payable for your families use
<b>How much do you have accumulated in your investments</b>	<input type="text" value="R 0"/>	What is the present fund value of your investments
<b>How much do you have accumulated in your retirement funds</b>	<input type="text" value="R 0"/>	What is the present fund value of your retirement annuities pension funds etc
<b>How much does your spouse have in accumulated instruments</b>	<input type="text" value="R 0"/>	The present fund fund value should be used for this estimation
<b>How much does your spouse have in accumulated retirement funding</b>	<input type="text" value="R 0"/>	The present fund fund value should be used for this estimation

Calculate

## Income Summary

Monthly income available	0
Monthly income required	0
Monthly shortfall/ Excess	0

## Capital Summary

Initial available cash	0
Initial liabilities and expenses	0
Initial shortfall/ Excess	0

## Assessment

Funds available will provide an income for	<input type="text"/>	years
Additional cover required	<input type="text"/>	capital

## Assumptions

- Assumption #1 : Your spouse 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 hard assets into consideration
- Assumption #6 : You have added up every cent that your estate could be liable for (no nasty surprises) Including Executor's Fees
- Assumption #7 : You are sure that your life cover is active and not payable to a third party
- Assumption #8 : The fund values for your investments are up to date
- Assumption #9 : Your retirement instruments are divorce decree proof
- Assumption #10 : You understand the rules of group life cover you may have

## Cash Flow

34  
Shares

