

YOUR DIME NUMBER

How much protection do you actually need?

Stop Guessing. Start Calculating.

Most people choose a life insurance number like \$100,000 or \$250,000 because it "sounds like a lot." But is it enough?

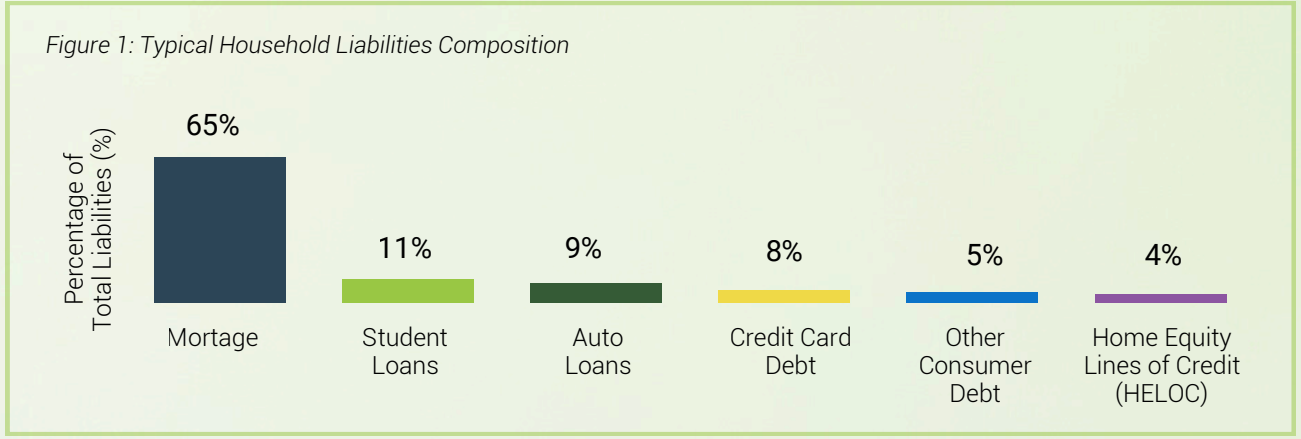
Protection is about math. The DIME Method helps you identify the four critical areas that need immediate funding if you are no longer there to provide for your family.

D Debt & Final Expenses

Your family shouldn't inherit your bills. Start by listing immediate obligations like credit cards, car loans, and personal loans.

Don't Forget: Include roughly **\$15,000 for final expenses** (funeral costs) so your loved ones aren't paying out of pocket.

Goal: Clear the slate completely.



I Income Replacement

Your paycheck funds daily life. If it stops, how long can your family survive?

A common rule is to replace your annual income for **10 years**. This buys your family time to grieve, adjust, and find new stability without financial panic.

Annual Income: \$50k × 10 = \$500k Needed



M Mortgage Payoff

The home is often the largest expense and the most important asset.

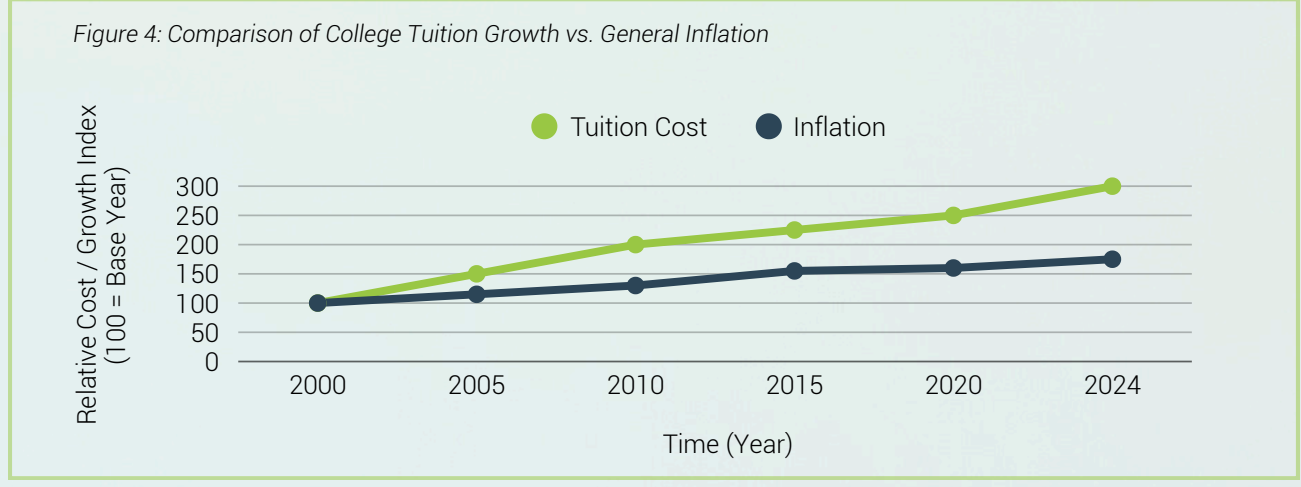
Goal: Provide enough cash to pay off the remaining principal balance immediately.



E Education Funding

Tuition costs are rising faster than inflation. Whether it's college, trade school, or specialized training, you want to ensure their future is funded.

Estimate the total cost per child. This ensures their opportunities aren't limited by a lack of funds.



Calculate Your DIME Number

Use this worksheet to find your total protection need.

Category	Description	Amount
Debt	Total of all loans + \$15,000 for final expenses	\$_____
Income	Annual income x years needed (e.g., 10 years)	\$_____
Mortgage	Current mortgage payoff balance	\$_____
Education	Total estimated cost for all children	\$_____

Build Your Foundation

Knowing your number is the first step. Most people find they are significantly underinsured once they do the math. Don't leave your family's future to chance.



Kevat Patel
Financial Strategy Expert

Book your complimentary financial strategy session.