

# What is a Human Life Worth?

How much insurance is the applicant eligible for?

Life Insurance is a Valued Policy

Only incorporates Future Earnings

More flexible (and more representative of real world) than Human Life Value approach

## Human Life Value Approach

## Needs Approach

Future Earnings

How much will the insured earn between now and retirement?

Payoff Mortgage

Retirement Funds

Final Expenses

Education Expenses

Social Security Blackout

For surviving spouse

Burial, cemetery plot, casket etc.

Of surviving children