



**BUSINESS EXPENSE
DI NEEDS**
Calculator Worksheet

How far does your income have to go?

Take a minute to determine the total monthly business expenses your revenue has to cover.

Lease or Rent Payments	\$ _____
Utilities – electricity, telephone, gas, water	_____
Depreciation	_____
Office Maintenance and Repairs	_____
Billing and Collection Fees	_____
Mortgage and Loan Interest	_____
Property and Payroll Taxes	_____
Property and Liability Insurance	_____
Postage	_____
Professional Service Fees	_____
Dues and Subscriptions	_____
Employee Salaries (except those of the insured, someone who replaces the insured, and any family member working less than 3 months)	_____
Total Monthly Business Expenses*	\$ _____
Monthly Net Income	\$ _____

*In selecting coverage amounts, you should review other in force disability coverages, which may be offset or reduced by any benefits that you may receive under this policy.

***Help protect your business and your financial future with Business Expense Power®
business expense disability income insurance (DI) from Illinois Mutual.***

Policy Form BE105, Business Expense Policy

Not available in AK, CA, DC, HI or NY. Coverage and availability may vary in other states.

For costs and details of coverage, limitations, exclusions and terms, contact your agent or Illinois Mutual.

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