

**MYTH**



**REALITY**

*a widely held but false belief or idea*

*the world or state of things as they actually exist*

**DISPELLING COMMON MYTHS OF LIFE INSURANCE**

***Life Insurance is Death Protection Only***

In addition to valuable death protection, permanent life insurance also offers cash value growth potential that you can use to strengthen your financial plan while you're alive.



*Employer Life Insurance is*  
**ALL I NEED**

Often life insurance from an employer is not enough to meet your protection needs. And, often, it's not portable, so if you leave your job you may be without insurance.

**I'M YOUNG.  
I DON'T NEED  
LIFE INSURANCE**



Buying a permanent policy when younger and healthier can lock-in better rates and gives more time for cash value to grow.

**TERM IS THE LEAST EXPENSIVE INSURANCE**

While the initial cost may be lower, over time term can actually be more expensive since the cost goes up as you age or as your health changes.

**YOU DON'T NEED INSURANCE IN A RETIREMENT PLAN**

Many people try to save a portion of retirement assets in order to leave something for loved ones or charity. But, the death benefit from a life insurance policy can be more tax-efficient. A permanent life insurance policy also offers a diversified source of supplemental retirement income.

***Once You Buy Insurance, You're Set***

As with all financial vehicles, you should periodically revisit to ensure it still meets your long-term goals. Especially as your life changes, so can the need for a different level or type of insurance.



**TALK TO A FINANCIAL PROFESSIONAL TO LEARN  
THE TRUTH ABOUT LIFE INSURANCE,  
AND HOW IT CAN HELP STRENGTHEN YOUR FINANCIAL PLAN.**

Please note: Accessing policy cash values may result in surrender fees and charges, may require additional premium payments to maintain coverage, and will reduce the death benefit and policy values. Loans and other policy withdrawals may be taxable under certain circumstances.