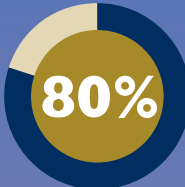
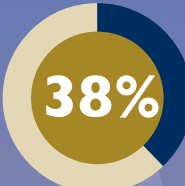


Life Insurance is REASSURANCE

Knowledge is power.
Discover the calming reassurance
life insurance can give you.



of adults say
most people need
life insurance ...*

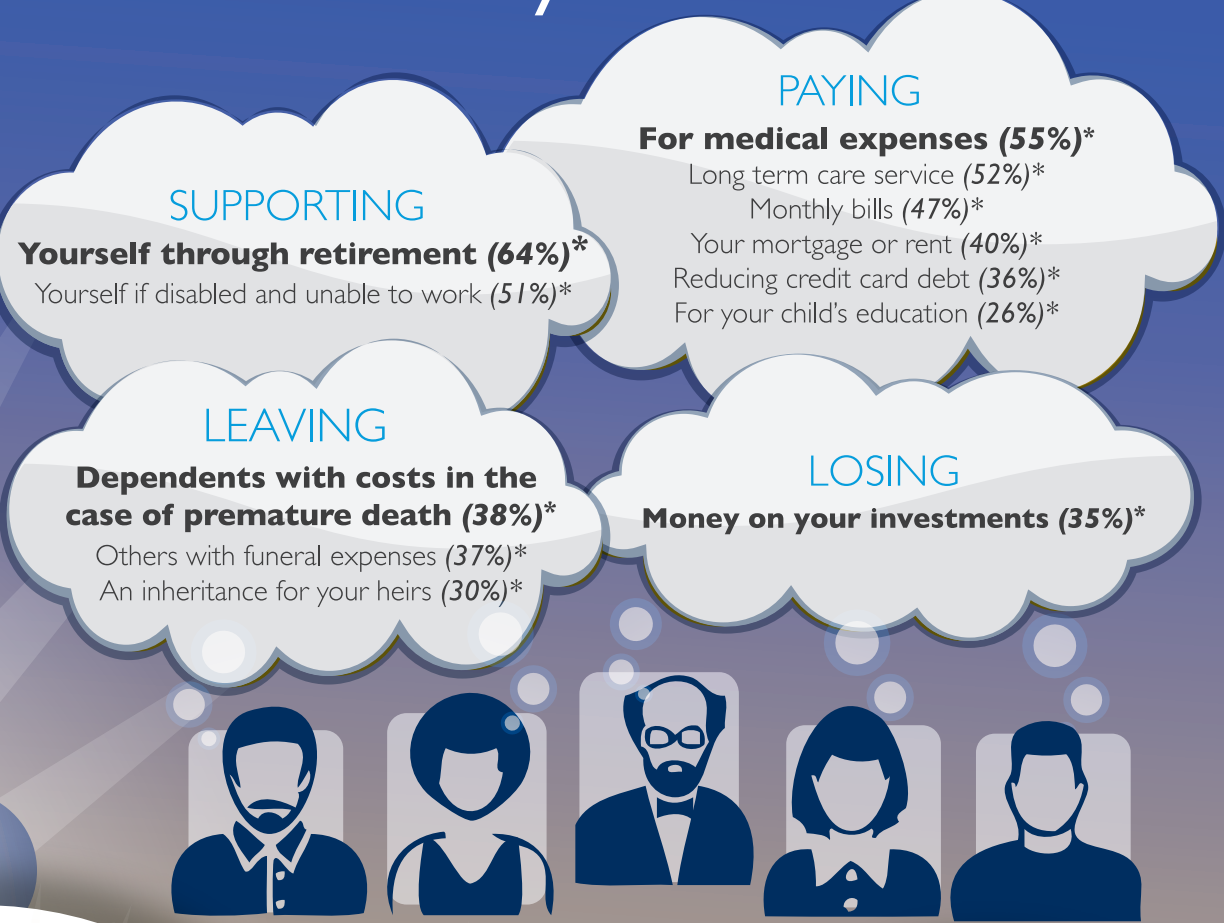


yet only
own individual policies.*



1 in 4 Americans say
they **do not** have enough
life insurance, including people
that already own life insurance.*

What We Worry About ...



Calm Your Mind

LIFE INSURANCE IS:

SMART

Protection - Life insurance is a safeguard against the swift financial setback your family may be dealt when a loved one passes.

Stability - Life insurance is a valuable asset that will provide you with significant aid when it's most needed. Plus, permanent policies have many living benefits as well.

AFFORDABLE

Life insurance can be customized to fit your income, lifestyle and financial needs.

80% of people overestimate the cost of life insurance.*

PROACTIVE

Even if you are single, not having life insurance coverage can leave debt, medical and funeral bills to your family.

There is a cost to waiting: Waiting to get life insurance once you are sick or older may lead to **higher premiums.**

Lifelines...

DO YOU ...

LIFE INSURANCE MEANS ...

if you're age: 34 AND UNDER	if you're age: 35-59	if you're age: 60+
Want to prepare for the coming years and still be able to meet monthly financial obligations?	Want to save money and accumulate assets to prepare for retirement?	Want to distribute assets and leave an inheritance to your family or a donation to charity?
Valuable protection for your loved ones while creating a foundation for the future.	A way to supplement your retirement plan while protecting your family.	A cornerstone of estate planning that acts as a "permission slip" to leave a legacy.

* 2014 Insurance Barometer Study, Life Happens, LIMRA, 2014.