

Life Insurance is  
REASSURANCE

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

80%

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

38%

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 ...

SUPPORTING

**Yourself through retirement (64%)\***  
Yourself if disabled and unable to work (51%)\*

PAYING


**For medical expenses (55%)\***  
Long term care service (52%)\*  
Monthly bills (47%)\*  
Your mortgage or rent (40%)\*  
Reducing credit card debt (36%)\*  
For your child's education (26%)\*

LEAVING

**Dependents with costs in the  
case of premature death (38%)\***  
Others with funeral expenses (37%)\*  
An inheritance for your heirs (30%)\*

LOSING

**Money on your investments (35%)\***



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.

Contact me today  
to learn more about what may be right for you.

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