Why do I need life insurance?

No one wants to think about their death, but most people want to take care of their family. In today's world, many families rely on two incomes and the loss of one income would be

devastating.

Do you have 7-10 times your income covered by insurance in the event of a premature death?

The loss of a loved one causes financial and psychological trauma to all family members. If a non-working spouse were to die, how would you replace all the things that person does (including

caring for children)? Dealing with a loss of a loved one is very difficult, but it is made exponentially

harder if it is coupled with financial worries.

IPPFA Benefits can help

Larry Gilbert has been in the financial services industry for the past 25 years. He started as a life insurance and investment agent at Northwestern Mutual Life with a private practice. He then specialized in Long-Term Care insurance as an internal consultant with New York Life. For the

past 3 years he has been a representative with IPPFA Benefits.

Larry holds a BA degree from the University of Wisconsin, an EdM from Boston University, and an MBA from DePaul University. He holds CLU, ChFC, CASL and CLTC certifications. His broad

background enables him to discuss the various aspects of retirement planning.

Please contact Larry to discuss your life insurance needs. We look forward to being of service to

you.

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