



Essential ProtectionSM

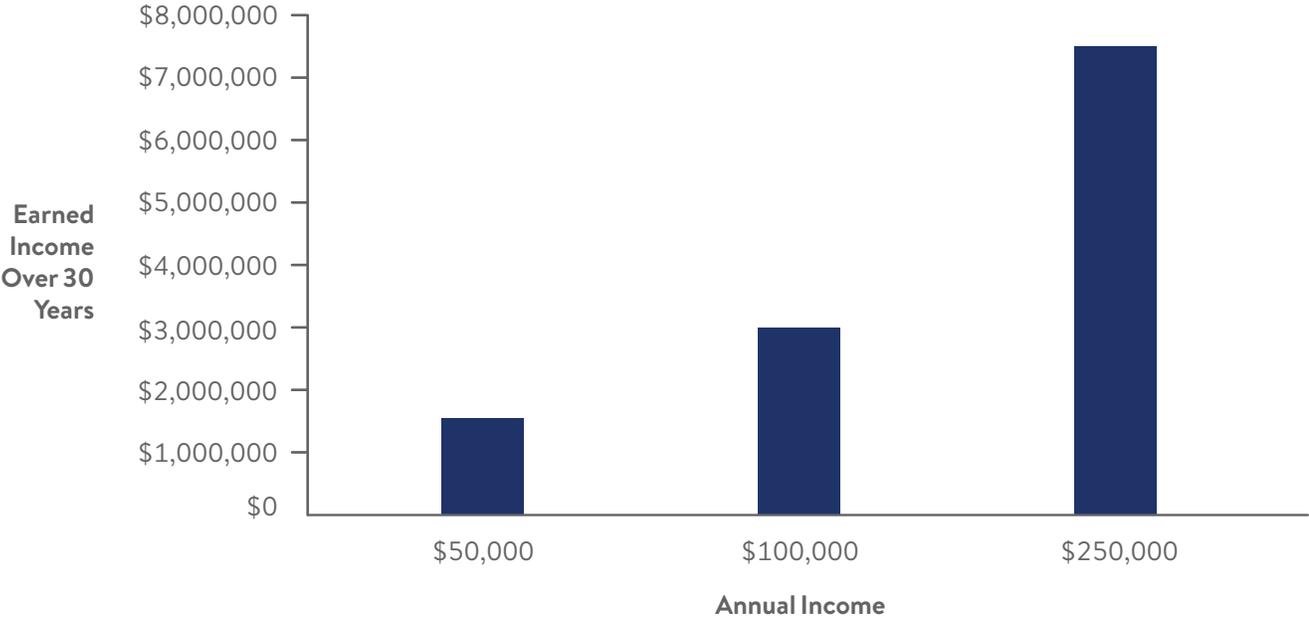
A foundation of your financial security

Ensuring the financial security of the people who matter most to you is an important responsibility. This means protecting the value of what you provide for them on a day-to-day basis.

This includes the income you earn, the benefits you provide through work and the responsibilities you have at home such as caring for children or maintaining your home.

For many people, their future earning power is their most valuable asset. Consider how much you will earn over the course of your working career:

EARNED INCOME UNTIL RETIREMENT



This chart multiplies the annual income amounts shown by 30 years to estimate the total income you might earn during your working years. It does not account for pay increases, inflation, taxes, the value of any other contributions, or the time value of money.

What you provide for your family is what helps make everything in their lives possible. It makes sense to protect it the same way that you protect the value of your car or your home.

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Essential Protection for Your Family

Essential Protection means protecting your income with an appropriate amount of life and disability income insurance. These policies help provide financial security for your loved ones if you were to die or become disabled and were no longer able to provide for them.

Without your income, how would your family:

- Pay the mortgage?
- Get the health care they need?
- Provide for your children's education?
- Continue to save for retirement?

The Right Amount of Life Insurance

Life insurance helps maintain your family's standard of living by paying a death benefit that is generally income tax free. Having the right amount and right type of life insurance can help protect their financial security.

The Importance of Disability Income Insurance

One out of every four people entering the workforce today will become disabled at some point in their careers.¹ Disability income insurance provides fundamental protection that can replace a portion of your income if you become too sick or hurt to work.

Group long term disability coverage through your employer is a great start. However, group coverage is often limited to around 60% of income, and may not provide the level of protection you need.

Building a Foundation for the Future

The good news is that most people can get the coverage they need at a very affordable cost.

Once you have the essential protection your family needs, you can focus on your other financial goals — like saving for your children's education or your retirement.

Your financial professional has the experience and skills to help you determine the right amounts and right types of coverage to provide the essential protection that you need.

¹ U.S. Social Security Administration, Fact Sheet, March 2018.



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