

# Plan for the Future

You May Need Life Insurance Protection If:

## You're Single

Some single people provide financial support for aging parents or siblings. Others may be carrying significant student debt that they wouldn't want to pass on to family members who survive them. If you're young and healthy your insurability is at its peak and you'll be rewarded with the best rates on life insurance.



## You're a Single Parent

As a single parent, you're the caregiver, breadwinner, cook, chauffeur, and so much more. With so much responsibility resting on your shoulders, you need to make doubly sure that you have enough life insurance to safeguard your children's financial future.



## You're Married

Think you don't need life insurance if you don't have children? Would your spouse be able to pay off debts like credit-card balances and car loans, let alone cover the monthly rent and utility bills?



## You're a Stay-At-Home-Parent

Childcare and household activities are all important tasks, the replacement value of which is often severely underestimated. Could your spouse afford to pay for these services if you were gone? With life insurance, your family can afford to continue their quality of life.

## You're Married with Kids

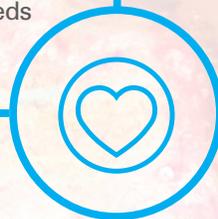
Most families depend on two incomes to make ends meet. Could your family maintain their standard of living on your income alone? Would your children be able to attend college? Life insurance protects your family's financial future.

# Plan for the Future

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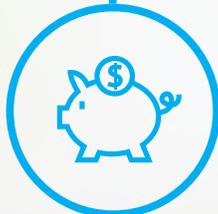
## You Have A Special Needs Child

Planning for the future of an individual with special needs is important. It requires in-depth knowledge of the federal laws as they pertain to government benefit eligibility and legal documents such as special needs trusts and guardianships.



## You're A Small Business Owner

A life insurance policy can be structured to fund a "buy-sell" agreement. This would ensure that the remaining business owners have the funds to buy the company interests of a deceased owner at a previously agreed upon price. The owners would get the business and the family would get the proceeds. "Key person insurance" protects a business in case of the death of a key employee. It is payable to the company and provides the owners with the financial flexibility needed to either hire a replacement or work out an alternative arrangement.



## You Have Grown Children

Just because the kids are through college and the mortgage is paid off doesn't necessarily mean that Social Security and your savings will take care of whatever lies ahead. Life insurance would enable your spouse to maintain the lifestyle you worked so hard to achieve and would allow you to pass on something to your heirs.



## You're Retired

Depending on the size of your estate, your heirs could be hit with a large estate tax payment after you die. The proceeds of a life insurance policy are payable immediately, allowing heirs to take care of estate taxes, funeral costs, and other debts without having to hastily liquidate other assets, often at a fraction of their true value.

