

Protection Your Family Deserves



Sound Advice. Solid Protection. Peace of Mind.
Plan for your family's financial future with Life Insurance.

Protect Your Family from Unexpected Loss

At some point we all need to think about taking care of our families and/or ourselves in the event of an unexpected loss...if you haven't already made adequate financial preparations, then please read on.

Fact: Every fifteen seconds, one person dies in the United States¹.

Whether we want to think about it or not, it can happen to any of us at any time, especially when we least expect it. Although NONE of us are truly ready for it to happen we have to make sure that our family and loved ones are taken care of when an unfortunate event occurs. If not, our loved ones could be paying for it the rest of their lives...*literally*.

The single-most important thing we can do for our families right now is to establish solid life insurance for our families. Most advisors will tell you that the first and most important decision we can make for our families is to protect our financial futures with adequate life insurance.

Q: Why is Life Insurance So Important for My Family's Financial Future?

A: Replaces lost income and pays for cash needs that arise at death: A life insurance policy is protection that *you need now!* Few people realize that a 30 year old couple will earn more than two million dollars by age 65 if their total family income averages \$75,000 for their entire careers, without any raises.

How Much Will You Earn in Your Lifetime?

Your Lifetime Earnings If Your Family Averages:

Years to Retirement (Age 65)	\$50,000/yr	\$75,000/yr	\$100,000/yr	\$150,000/yr
40	\$2,000,000	\$3,000,000	\$4,000,000	\$6,000,000
35	\$1,750,000	\$2,625,000	\$3,500,000	\$5,250,000
30	\$1,500,000	\$2,250,000	\$3,000,000	\$4,500,000
25	\$1,250,000	\$1,875,000	\$2,500,000	\$3,750,000
20	\$1,000,000	\$1,500,000	\$2,000,000	\$3,000,000
15	\$750,000	\$1,125,000	\$1,500,000	\$2,250,000
10	\$500,000	\$750,000	\$1,000,000	\$1,500,000
5	\$250,000	\$375,000	\$500,000	\$750,000

If something happens to you, how will your family replace your income to survive? Life insurance coverage can guarantee the funds required to replace your income exactly when needed at your death. In addition, there are more final expenses that arise due to death than anyone ever expects...*Don't burden your loved ones with your additional debt!*

¹ Source: National Center for Health Statistics, 2003.

A: Forced savings program for cash needs that may arise in the future: Depending on the type of life insurance policy you invest in, it can also act as a savings tool². For some policies, you can use the cash value to help pay for educational costs, for financial emergencies, to take advantage of additional business opportunities or to supplement your retirement income. In this sense, you can think of a life insurance policy as a very flexible savings tool.

A: Incomparable tax savings, advantages, and benefits³: Life insurance policies can provide tremendous tax advantages that other investment products can't. The death benefit proceeds are typically received completely tax free, and are usually not taxed as additional income. Also, in most cases any accelerated death benefits are also received free of income tax. Any cash value loans taken against the policy are tax free (as long as you keep the policy in place), and any cash value accumulations are generally tax deferred. For some people, the tax advantages alone make a life insurance policy a very attractive investment.

Regardless of your current financial situation, you can easily protect your family in the event of an unexpected death. ***Life insurance is just as important as home and auto insurance!*** Even if you own stocks, a retirement plan or just a small savings account, if you *don't have* adequate life insurance *you could be making a big mistake*.

Reality Check: Life insurance generally costs **less than the price of your cellular phone** each month⁴...but *your cell phone won't protect your family's financial future*.

Don't wait. Contact me today for more information on how you can protect your family's financial future with adequate life insurance.

²Savings and cash benefits can vary depending on type of product and specific policy holder circumstances.

³ Tax advantages can vary depending on type of product and specific policy holder circumstances.

⁴Policy premiums can vary depending on policy type and the specific policy holder circumstances