

# WHAT STAGE OF LIFE ARE YOU IN?

No one likes to think about losing the ones you love, or having your own life come to an end. Imagine having financial difficulties on top of everything happening to yourself or those you have left behind. Life Insurance is there to ease the burden when you are not - making sure those whom care about you are provided for financially.

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## Do you have Grown Children?

As you age and your children have "left the nest", you may begin to feel a need for life insurance...think about your spouse if you were to die tomorrow. Would he or she be able to pay the remainder of the mortgage?

Will Social Security and Pensions be enough? What if your spouse outlives you for another 20 years? Will they have enough financially to live from day to day the lifestyle that you both worked hard to achieve? Would you be able to pass something on to your children or grandchildren?

There are many different options available for those who are working still or have retired. Be sure to leave those whom you care about something behind to take care of them....



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## How Much Life Insurance Do YOU need?

The question should really be...How much will your family need at the time of your death.

Buy out of need for the future –  
Not the present.

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## Are you Single?

Often times, single people acquire debt that is unfortunately passed on to loved ones when they die. Do you want to leave your parents, siblings, or children with the burden of paying off your debt?

What about aging parents or siblings that need financial support? Will they still have it if you die? Who will pay for your funeral costs – which on average today are more than \$6,000!

Don't leave your family in a financial crisis when your debts are passed on after you die. Life insurance policies can alleviate this financial burden.

# DO YOU HAVE ENOUGH LIFE INSURANCE FOR TOMORROW?

If you purchased this amount of insurance...	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000
And your family spent \$25,000 for last expenses	\$25,000	\$75,000	\$225,000	\$475,000	\$975,000
Your family will have this monthly income for 10 years OR	\$263	\$788	\$2,365	\$4,992	\$10,247
This monthly income left for 20 years OR	\$163	\$488	\$1,465	\$3,093	\$6,349
This monthly income left for 30 years	\$132	\$396	\$1,188	\$2,508	\$5,147

This is assuming a 5% interest on lump sum, 28% tax bracket



