

# Life Happens. Be Prepared.

What you need to know about life insurance

## Life Insurance...Do You Need It?

How will my family manage financially when I die? It's a subject no one really wants to think about but one you cannot avoid if someone depends on you financially. Life insurance is a way to protect your loved ones financially after you die and your income stops.

There are many types of life insurance but they all pay cash to your family after you die, seeking to allow loved ones to remain financially secure.

*Life insurance payments can be used to cover daily living expenses*



Mortgage  
Payments



Outstanding  
Loans



College  
Tuition



Other Essential  
Expenses

## Don't have life insurance?

You're not alone.



Almost 9 in 10 Americans agree that most people need life insurance, yet just 60% say they have it.<sup>1</sup>

<sup>1</sup>The 2016 Insurance Barometer Study, Life Happens and LIMRA

## If you need life insurance, don't delay

Once you decide you need life insurance, don't put off buying it and waiting until it's too late.

## Periodically review your coverage

Once you purchase a life insurance policy, make sure to periodically review your coverage--especially when you have a significant life event (e.g., birth of a child, death of a family member)--and make sure that it adequately meets your insurance needs.

## Protect your family, your business, and your legacy

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