

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.¹

¹The 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

RT Investment Services aims to offer our clients financial confidence. Don't leave your family or business with financial uncertainty. Our advisors work with all major insurance providers to find the right solution for you.

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