## HOW WE CAN HELP

# Life Insurance

***Life insurance can help protect the people, income, business, and financial obligations that depend on you.***

The right coverage depends on your family, financial responsibilities, business needs, age, health, and how long you need protection.

## WHICH OF THESE SOUNDS LIKE YOU?

### I HAVE A FAMILY OR INCOME TO PROTECT

*"I want to make sure my family has financial protection if I die."*

### I WANT COVERAGE THAT CAN LAST MY LIFETIME

*"I want life insurance that can stay in place as long as I need it."*

### I WANT TO COVER FINAL EXPENSES

*"I don't want my family to have to come up with money for funeral and other final expenses."*

### I OWN A BUSINESS

*"I've spent years building my business. I want a plan that protects the business, my family, my partners, and the people who depend on it."*

## WHAT ARE THE TWO MAIN TYPES OF LIFE INSURANCE — AND WHAT'S THE DIFFERENCE?

### TERM LIFE INSURANCE

Coverage for a specific period of time. It can be a good fit when you need substantial protection during your working years, while raising children, paying a mortgage, or covering other temporary financial obligations.

### PERMANENT LIFE INSURANCE

Designed to provide coverage for your lifetime, as long as policy requirements are met..

## HOW COULD TERM AND PERMANENT LIFE INSURANCE MEET YOUR NEEDS AND GOALS?

### TERM MAY FIT SOMEONE WHO

- Wants a larger amount of coverage for a lower initial premium
- Needs protection for a specific period
- Wants to protect income, children, a mortgage, or other financial obligations

### PERMANENT MAY FIT SOMEONE WHO

- Wants coverage designed to last a lifetime
- Has a permanent financial need
- Wants to consider cash value accumulation, depending on the policy
- Needs final-expense protection

## WHICH ONE OF THESE THREE TYPES OF PERMANENT LIFE INSURANCE COULD BE RIGHT FOR YOU?

### WHOLE LIFE

May be a good fit for someone who wants lifetime coverage, predictable premiums, a guaranteed death benefit subject to policy terms, and cash value accumulation.

### UNIVERSAL LIFE

May be a good fit for someone who wants permanent coverage with more flexibility in how the policy is structured and funded, depending on the policy.

### FINAL EXPENSE

May be a good fit for someone who wants a smaller amount of permanent coverage specifically to help provide money for funeral and other final expenses.

## HOW COULD BUSINESS OWNERS BENEFIT FROM LIFE INSURANCE?

**Life insurance may be considered for:** Buy-Sell Agreements • Key Person Protection • Business Succession • Business Debt • Executive Benefits

## READY TO FIND THE RIGHT SOLUTIONS?

You don't have to figure it out alone.
We'll help you understand and compare your options to find the solutions that fit your needs and goals.

**Your answers are waiting. Let's find them together.**

**Call: (641) 843-4605 | Text: (641) 860-1955**