



WHAT IF YOU DIED TOMORROW?

You need life insurance protection if...

YOU'RE MARRIED

You may think you don't need life insurance if you don't have children. Not true. Even with your surviving spouse's income, would that person be able to pay off debts like credit-card balances and car loans, let alone cover the monthly rent and utility bills?

YOU'RE MARRIED WITH KIDS

Most families depend on two incomes to make ends meet. Could your family maintain their standard of living on your income? Probably not. Life insurance makes sure that your plans for your family's future don't die when you do. How much does it take to run your household?

YOU HAVE A SPECIAL NEEDS CHILD

Taking care of children with special needs can be a full time parenting job. When it comes to life insurance, besides thinking about coverage on the life of your child, you need to be sure you have enough insurance on your own life so your child will be taken care of after your death. Planning for the future of an individual with special needs requires in-depth knowledge of the federal laws as they pertain to government benefit eligibility and legal documents such as special needs trusts and guardianships.

YOU'RE A SINGLE PARENT

As a single parent, you're the caregiver, breadwinner, cook, chauffeur, and so much more. With so much responsibility resting on your shoulders, you need to make doubly sure that you have enough life insurance to safeguard your children's financial future.

YOU'RE A STAY-AT-HOME-PARENT

Childcare and household activities are all important tasks, the replacement value of which is often severely underestimated. Could your spouse afford to pay someone for these services? With life insurance, your family can afford to make the choice that best preserves their quality of life.

YOU HAVE GROWN CHILDREN

Just because the kids are through college and the mortgage is paid off doesn't necessarily mean that Social Security and your savings will take care of whatever lies ahead. Life insurance would enable your spouse to maintain the lifestyle you worked so hard to achieve and would allow you to pass on something to your children and grandchildren.

YOU NEED LIFE INSURANCE IF...

YOU'RE SINGLE

Some single people provide financial support for aging parents or siblings. Others may be carrying significant debt that they wouldn't want to pass on to family members who survive them. If you're young and healthy your insurability is at its peak and you'll be rewarded with the best rates on life insurance. If you anticipate a need for life insurance down the road and you can fit the premiums into your budget, it might make sense to lock in coverage while you're young.

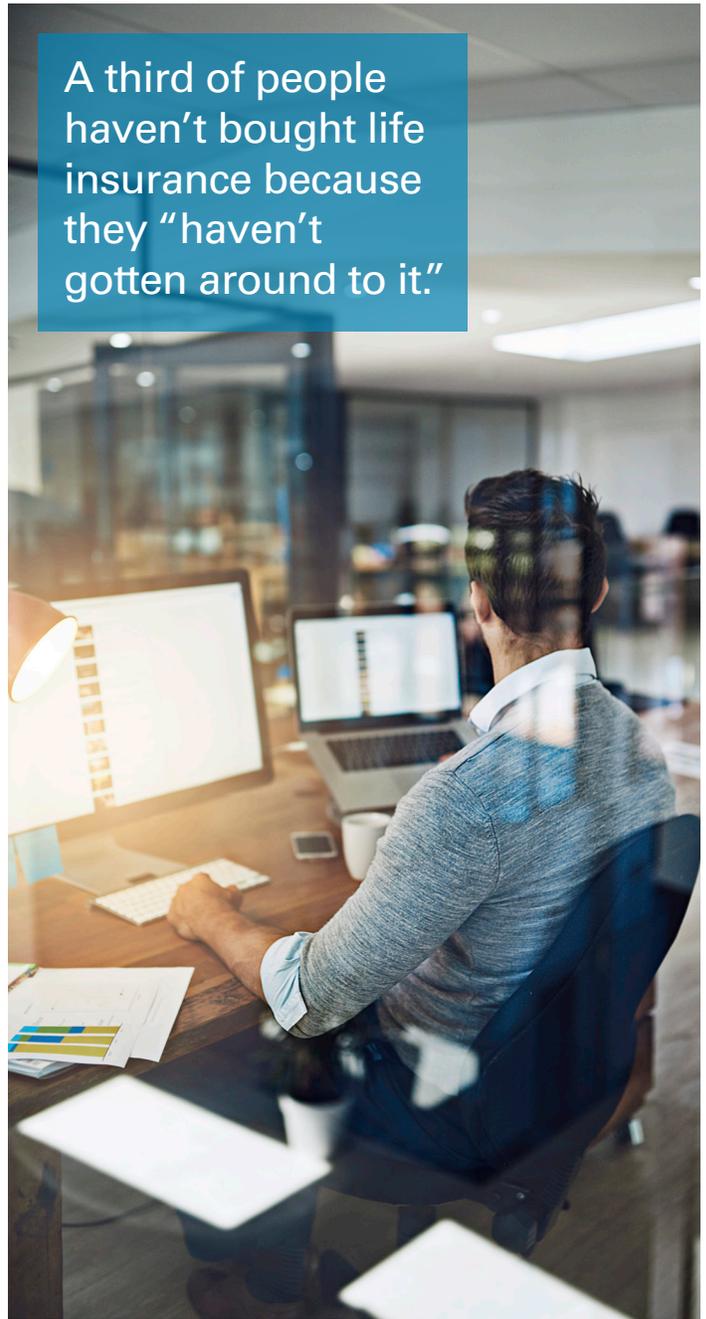
YOU'RE A SMALL BUSINESS OWNER

A life insurance policy can be structured to fund a "buy-sell" agreement. This would ensure that the remaining business owners have the funds to buy the company interests of a deceased owner at a previously agreed upon price. That way, the owners get the business and the family gets the money. To protect a business in case of the death of a key employee, "key person insurance," payable to the company, provides the owners with the financial flexibility needed to either hire a replacement or work out an alternative arrangement.

YOU'RE RETIRED

Did you know that depending on the size of your estate, your heirs could be hit with a large estate tax payment after you die? The proceeds of a life insurance policy are payable immediately, allowing heirs to take care of estate taxes, funeral costs, and other debts without having to hastily liquidate other assets, often at a fraction of their true value.

A third of people haven't bought life insurance because they "haven't gotten around to it."



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