



**It's the feeling you have when you know that no matter what happens to you, your family will be taken care of.**

#### **Are you covered?**

If someone depends on you financially, chances are you need life insurance. Life insurance provides cash to your family after your death. This cash (known as the death benefit) replaces your income and can help your family meet many important financial needs like daily living expenses, mortgage payments and college savings. What's more, in many cases, there is no federal income tax on life insurance benefits.

Owning life insurance can provide an added sense of security for the insured and beneficiaries. Buying life insurance is all about peace of mind for your family and how you're able to provide it.

Designed with your needs in mind, we can help you find insurance products that will make sure that your family or business is adequately protected.

#### **Traditional Life Insurance**

When shopping for life insurance, it is important to ensure that your insurance agent searches the entire market to find the appropriate plan and rates for you and your family or business. Representing over 200 of the nation's top rated carriers, we have you covered.

Whether you are looking for simple term coverage or more advanced permanent whole life or universal life coverage, we have a variety of options available for you.

#### **Long Term Care**

The increasing costs of long term care are of great concern as our population ages. Long term care has thus become more a financial issue than a health issue. The choices one has, if care is required, will be determined by the amount of money available to pay for home care or facility costs. The quality of our lifestyle as we age will be affected by the financial decisions we make today.

A properly structured long term care (LTC) insurance policy is critical to sound financial planning. Once you decide to use LTC insurance as a means to help protect your assets, preserve choices, and maintain your family's lifestyle, it is important to obtain coverage at the earliest possible time. The cost of waiting is high, as LTC insurance premiums are based upon your age at the time you apply for

coverage as well as your medical history.

### Annuities

Whether you are looking for a multi-year, equity indexed, flexible premium deferred, single premium deferred, or a single premium immediate annuity, your agency and we have a wide variety of options for you. Depending on the carrier or product chosen, many annuities:

- historically have higher interest rates than CDs
- combine safety with liquidity
- offer tax-deferred interest
- offer a 10% or more annual free withdrawal
- provide a choice of interest rate guarantees<sup>1</sup>
- guarantee principal<sup>2</sup>
- provide income which cannot be outlived

### Disability

For the vast majority of Americans, the greatest asset we possess during our working years is our ability to earn an income. An injury or sickness that prevents us from being able to get up and go to work will be financially devastating for most of us. Many of us have only enough liquid savings to cover a couple of months' expenses at most, before we have to start dipping into retirement savings. This has the high potential of impacting both current and future financial well being. Disability insurance protects up to 60% of current income and is the last line of defense against financial ruin during a period of disability.

## Do you have enough life insurance for tomorrow?

If you purchased this amount of life 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

Assumes 5% interest on lump sum.  
28% tax bracket.

**Call me to learn more!**

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<sup>1</sup> Interest rate guarantees subject to the terms and conditions of the annuity contract at the time of purchase.

<sup>2</sup> Subject to the claims paying ability of the issuing insurer.

Sources: Life and Health Insurance Foundation for Education; LIMRA International

## COMMON EXCUSES THAT SHOULDN'T STOP YOU FROM GETTING THE COVERAGE YOU NEED

### *"It's Too Expensive."*

Not having any or enough life insurance coverage could be more costly to your family.

### *"I Haven't Gotten Around to It."*

There are no guarantees in life, so don't procrastinate.

### *"I Prefer to Put My Money Elsewhere."*

Might work if you're sure you're going to live a nice long life.

### *"I Worry About Making the Wrong Decision."*

Your insurance agent can answer your questions and guide you through the buying process.

### *"The Coverage I Have Through My Employer Is Sufficient."*

Typically, employers provide a modest amount of coverage, and it can be costly to take with you when you leave.