

First Piece Of The Puzzle: Protection

The Death Benefit



The first step in planning your future; is protecting your future. The most important part of life insurance is to ensure that if something were to happen to you, those who depend on you will still be able to maintain their standard of living. Permanent Life Insurance can address several needs. It can help to protect you from the risks associated with becoming seriously ill, or from living too long and outliving your assets.

What would happen if you were to pass away?

Life insurance helps protect your family against the loss of income when you die. It helps pay for funeral costs, cover household expenses and secure your family's financial future.

Did You Know?

Average Annual Household Expenses¹

Food	– \$6,599
Transportation	– \$8,998
Housing	– \$16,887
Entertainment	– \$2,605
Healthcare	– \$3,556
Credit Card Debt ²	– \$15,799
Public College Education	– \$13,564
Can be much more for out of state or private education.	(per year)

No one thinks they need life insurance until it's too late.

Let's get together and talk.



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¹ Bureau of Labor Statistics, US Department of Labor, Consumer Expenditures, March, 2014

² Statisticbrain.com/credit-card-debt-statistics, Federal Reserve, 7/24/12

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