

# TOP TEN

*reasons to buy*

## LIFE INSURANCE

LIFE INSURANCE IS ONE OF THOSE THINGS THAT JUST ABOUT EVERYONE NEEDS BUT FAR TOO FEW PEOPLE ACTUALLY HAVE. ITS EASY TO PUT OFF PURCHASING A POLICY WHEN YOU'RE YOUNG AND RELATIVELY HEALTHY. BUT THE LONGER YOU WAIT, THE GREATER THE CHANCES OF SOMETHING HAPPENING BEFORE YOU GET YOURSELF COVERAGE.

**#1**

### REPLACE LOST INCOME

Life insurance works to provide financial security to your loved ones after you pass away.

**#2**

### COVER BURIAL EXPENSES

Even a basic funeral service can run upwards of several thousand dollars. Pre-pay for your funeral while it's possible.

**#3**

### PAY OFF DEBT

Life insurance allows those you leave behind to take care of any lingering financial responsibilities.

**#4**

### EDUCATION EXPENSES

There are a number of ways to save for your child's education. Life insurance can help fund higher education expenses if your income is lost.

**#5**

## **MAY BUILD CASH VALUE**

Cash value acts as an extra cushion that you can tap at any time.

**#6**

## **DIVERSIFY INVESTMENTS**

Some people also use life insurance as an investment tool.

**#7**

## **BUSINESS PLANNING**

Cover your obligations so your hard work doesn't go to waste.

**#8**

## **ESTATE TAXES**

If you are worried about your loved ones getting hit with a big tax bill, a life insurance policy can help cover these added costs.

**#9**

## **AFFORDABLE COVERAGE**

Truthfully, coverage often ends up pretty affordable for most. The younger and healthier you are, the lower your premiums will be.

**#10**

## **PEACE OF MIND**

No one can predict the future. But having life insurance means you and your loved ones can prepare for the unexpected.

**Convinced that you need a life insurance policy?**

*next step:*

**YOUR FINANCIAL ADVISOR CAN HELP GUIDE YOU TOWARDS YOUR FINANCIAL GOALS, AND HELP YOU DETERMINE HOW A LIFE INSURANCE POLICY FITS IN THOSE PLANS. CONTACT US AT 580.226.4058**

