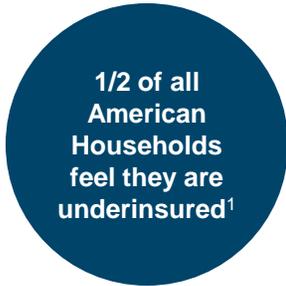


Protect your financial assets and your family

You may already know why you need to protect your home and your health, but the foundation of a smart financial plan often starts with a discussion about Life Insurance. It's about protecting your financial assets and providing for your family in the event something should happen to you.



When your life changes, so do your Life Insurance needs



Changing jobs



Getting married



Buying a home



Changes in marital status



Planning for college



Supporting aging parents



Having a child



Taking on debt

How much do you need?

When it comes to choosing the right amount of Life Insurance, the **general rule of thumb is 7 to 10 years** of your annual salary. That estimate may seem high, but think about all the expenses your family is likely to pay over the next 10-15 years, such as educational expenses for your children and basic living costs.



7 to 10 years annual salary

X



Annual salary

=



Policy amount

¹"Facts about Life 2010" LIMRA Life Insurance Studies 2010; ²How Your Clients Can Benefit from Closing the Life Insurance Coverage Gap through the Workplace, www.benefitspro.com, July 7, 2010.

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