

Protect Your Loved Ones

With Life Insurance

No matter what stage of life you're in, if someone depends on you financially, you should protect them—with life insurance.

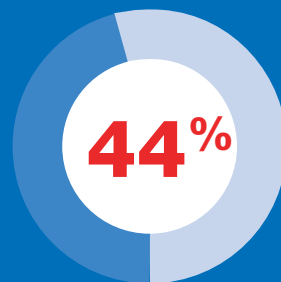
Protection for your family

Life insurance pays cash to your loved ones after you die, allowing them to remain financially secure.

2 in 5 Americans with financial dependents say they are barely or not at all financially secure.¹



More than half of the **44%** who say they will have financial difficulties within six months if the primary wage earner dies say that they would not make it past one month.¹



- 1** If you were to die unexpectedly, would your spouse have enough money to cover **funeral expenses and daily living expenses**?
- 2** Would there be enough money to pay for everything your family **relies on you** for, if you were suddenly not around?
- 3** Would your family have to move and **change their lifestyle** if you were to die prematurely?
- 4** If your spouse were to outlive you by 10 or 20 years or more, would they be able to **make ends meet**?

More protection

Some types of life insurance offer riders or features that can play an important role in your financial strategy.

Your life insurance policy may accumulate cash value that you can use in situations where you need money, say for a child's college tuition, additional retirement income or an emergency. It may also offer a living benefits rider, which allows you to access your death benefit if you're diagnosed with a serious illness.

Life insurance offers a range of features and benefits that may help you:



Provide for loved ones if you're no longer around.



Finance a child's education.



Build your retirement savings.



Leave a legacy to your loved ones.



¹ LIMRA Life Insurance Barometer Study, 2022

Loans and withdrawals will reduce the policy's death benefit and available cash value. Excessive loans or withdrawals may cause the policy to lapse. Unpaid loans are treated as a distribution for tax purposes and may result in taxable income.

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