

Help keep your family and finances protected

Life insurance helps protect what you value most

It's not easy to think about how long you'll live, or what will happen if you pass away. Still, caring about the legacy you leave behind is a valuable way to stay present in the lives of those you care about most. If something should happen to you, life insurance helps protect the financial well-being of your loved ones by replacing lost income, covering essential expenses, paying outstanding debts and funeral costs. It can also help support causes that you hold dear and may be an essential part of leaving a legacy unique to you.

Who should consider life insurance?

- Anyone financially supporting others
- People experiencing life changes, such as getting married, having a child, or purchasing a home
- Those who want to help leave a legacy for loved ones, ensure certain causes carry on, or to build generational wealth

What does it cover?

Life insurance can strengthen your family's finances by helping to replace the income you would have otherwise provided and help cover expenses such as:

- Your funeral and final expenses
- Mortgage and rent
- Legal and medical fees
- Financial protection for future generations
- Education and college tuition
- Outstanding debts



Did you know?

Over **44%** of American households would face significant financial difficulties within six months if the primary wage earner died — and **28%** would start to suffer financially within **one** month or less.¹



Why should I consider it?

- Simple enrollment and affordable group rates
- May be available for spouse and dependent children
- Convenient payroll deductions

How much do I need?

Life insurance can be an important part of everyone's financial strategy, but every situation is different. A rule of thumb to consider: have coverage that equals seven to ten times your annual salary.

Here's an example of how it works*

Peter has a mortgage. His wife helps take care of her mother and only works part-time. With his daughter about to start college, he knows that many expenses would go unmet if his family lost him. Peter purchases enough life insurance coverage to help cover the mortgage, tuition, and family living costs if something happens to him.

Watch a video

Click [here](#) or scan to learn more.

*For illustrative purposes only.



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¹ Life Insurance Statistics, Data and Industry Trends, Forbes, 2024. <https://www.forbes.com/advisor/life-insurance/life-insurance-statistics/>

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