

We all have our reasons...



Whether those reasons are short-term or long-term — **life insurance is more than just a death benefit.**



Family income replacement

It can help your loved ones maintain their lifestyle in the event of your death.



Living benefits

Some policies offer cash value potential and optional benefits to help with long-term care, chronic, critical and/or terminal illness needs.



Estate planning

Death benefits can cover estate taxes and other liabilities so loved ones can avoid the sale of assets.



Mortgage protection

Death benefits can be used to pay off mortgage balances – allowing your family to remain in the home they know.



Retirement income

Cash value life insurance policies can be used to supplement retirement income for you or your spouse.



Legacy planning

Death benefits can be used to leave a legacy for loved ones or charitable organizations.



Children's education

A well-structured policy can provide college funding in the event of an unexpected death.



Contact your financial professional to find the right protection for you and your loved ones.



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Not Insured By Any Federal Government Agency		May Lose Value