

# 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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