

**LIFE INSURANCE****With You Every Step of the Way**

## **DID YOU KNOW?**

### **SOME LIFE INSURANCE CAN PROVIDE MORE THAN A DEATH BENEFIT.**

You already know that life insurance can provide income to your loved ones if you are no longer here to care for them. However, if you are like many Americans, you may either lack insurance or be under-insured. And, you may be surprised to learn that life insurance, although designed for the primary purpose of providing a death benefit, can also help you while you are alive.

Fairly recent innovations in life insurance policies mean that certain policies can help to meet many of your financial and personal needs, through the good times in life and when life throws you a curve.

Some life insurance policies have features that can help you if you:

- ▶ **Become chronically or terminally ill.**
- ▶ **Are placed in a nursing home or become terminally ill.**
- ▶ **Become unemployed or disabled.**
- ▶ **Outlive your policy.**
- ▶ **Want supplemental income.**

**To find out more about how life insurance can help you every step of the way, speak with your financial professional. He or she can discuss your needs and concerns, analyze your needs, and help you find the life insurance solutions that meet your budget.**

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Life insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Your financial professional can provide you with costs and complete details as well as additional information on the riders available with your policy.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Please note that all products and/or riders may not be available in all states.

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