

Family Protection Planning

A Strategic Approach for Every Stage of Life

Life Insurance for Every Stage of Life

- Early Adulthood – Family Formation
 - Value Life – Affordable Protection for Young Families
 - Money Back Life – Return of Premium
 - Forever Life – Whole Life
- Income Replacement
- Mortgage Protection
- Protecting Future of Children

Life Insurance for Every Stage of Life

- Peak Earning Years & Business Owners
 - Permanent Coverage – Whole Life & Universal Life
 - Cash Value Growth & Dividends
 - Lifetime Coverage Tax Free
 - Could Provide Future Funding of Retirement Needs
 - Business Owners – Succession & Key Person Planning
 - Key Man
 - Executive Bonus

Life Insurance for Every Stage of Life

- Transfer of Wealth & Funding Options
 - Legacy Planning
 - Annuities with Death Benefit Options
 - Addresses Market Risk
 - Provides Lifetime Income
 - Provides a Death Benefit
 - Offers Funding Options
 - Survivorship or Joint Universal Life
 - Limited Pay Whole Life Policies
 - Wealth Transfer for Children & Grandchildren